



## Disclosure Brochure

FORM ADV PART 2A

# Alexander Financial Planning, Inc.

Fee-Only Financial Planning & Investment Management

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This brochure provides information about the qualifications and business practices of Alexander Financial Planning, Inc. If you have any questions about the contents of this brochure, please contact us at (614)538-1600, or by email at [talexander@afp-advisors.com](mailto:talexander@afp-advisors.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 Alexander Financial Planning, Inc. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**March 25, 2025**

## Item 2: Material Changes

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### Annual Update

In this section, AFP discusses only specific material changes that are made to this brochure and provides a summary of such changes since the previous release of this Disclosure Brochure.

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### Material Changes since the Last Update

The following material changes have been made to this Disclosure Brochure since the annual amendment filing on March 12, 2024:

- Item 5: The Advisor has changed its fee range for its Goal Driven Wealth Management and Cash-Flow Driven Wealth Management.

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### Full Brochure Available

This brochure may be requested free of charge by contacting our office at (614) 538-1600 or by contacting Teri R. Alexander, Chief Compliance Officer at [talexander@afp-advisors.com](mailto:talexander@afp-advisors.com). This brochure is also available on our company website <https://www.alexanderfinancialplanning.com>.

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## Item 4: Advisory Business

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### Company History

Alexander Financial Planning, Inc. (AFP) is a corporation founded in 1997 in the State of Ohio by Thresa (Teri) Renee Roth Alexander. There are currently four employees. The firm is registered with the State of Ohio as a Registered Investment Adviser.

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### Principal Owners

Thresa Renee Roth Alexander is the sole owner, 100% stockholder.

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### Services Offered

AFP is an independent fee-only firm, and our advisors adhere to a Code of Ethics. As a fiduciary, AFP has a duty to provide services in the best interest of the client at all times. We offer financial life planning and investment management services to individuals, families and their related entities, trusts and estates, retirement plans, and charitable organizations. AFP's services are tailored to the individual needs of our clients.

AFP conducts an initial meeting free of charge to those interested in learning about our services. During this exploratory (Discovery) meeting with the prospective client, information related to their financial situation, their values with their goals and objectives, family dynamics, investment philosophy, risk tolerance, and loss aversion may be discussed. Along with supporting documentation, AFP uses this information to determine how we can best serve each potential individual client. Our analysis includes an assessment of the complexity and scope of their financial plan, current and expected resources that will be required to complete our planning objectives, and an estimated fee estimate should the potential client wish to engage with AFP in an advisory relationship. AFP prepares the agreement to be signed by AFP and the client that sets forth the terms, scope, and conditions of the engagement.

Once an agreement has been executed, it remains the client's responsibility to promptly notify AFP if there is any change in his/her financial situation or investment objective.

## Financial Life Planning Services

AFP creates a customized financial written plan focused on the client's personal financial situation with observations and recommendations for all key areas related to their personal financial life plan. The service agreement selected by the client determines the degree each area listed below is addressed. All agreements will include recommendations and quarterly tasks that are co-created with the client based on AFP's analysis of the client's goals and objectives, income, expenses, assets, liabilities in the following *possible areas*:

- **Personal Financial Statements:** Prepare cash flow and net worth statements
- **Insurance Analysis:** Review all insurance (risk exposure) areas; run needs analysis due to impact of a disability, unexpected death, long-term care needs; and make recommendations on current and future insurance policies.
- **Education Funding:** Project expected cost of education goals, funding options and current resources available to meet this objective.
- **Tax Planning:** Review income tax returns and planning for current and future years to help clients realize opportunities that may exist for their benefit within the tax code. Coordinate with the client's tax preparer when necessary.
- **Retirement Planning:** Identify and review projected expenses and retirement income sources; run "what-if" scenarios; measure a client's risk capacity; and assess how these decisions can fluctuate given inflation, investment returns and cash flow needs.
- **Employer Benefits & Executive Compensation:** Review client's employer-based compensation and fringe benefit package to identify opportunities that may be applicable or self-employment options. Analyze and plan for related stock options or other executive compensation package options.
- **Estate Planning:** Review titling and beneficiary designations on accounts. Communicate with family or loved ones, and coordinate with their attorney and other professionals when necessary.
- **Family Planning:** When applicable, assist with special needs planning, elder care planning and family discussions.
- **Planned Giving & Legacy Planning:** When appropriate, help clients think through their wishes and desires, and determine how to express these – to family, charity or other loved ones.

- **Business Planning:** When applicable, assist the impact of a business ownership on a client's situation – including tax considerations, retirement issues, succession issues.

The above information is documented in the client's customized financial plan. AFP's client relationship management system, and in AFP client files, either in hard copy or in electronic files.

As indicated at Item 5 below, AFP offers services on an annual flat-fee basis (fee-only). AFP determines its fee based upon a combination of various objectives and subjective factors including but not limited to: the scope and complexity of the engagement; the anticipated services needed; the client's income; investable assets; AFP professional(s) rendering the service(s); and negotiations with the client.

AFP may recommend other professionals (e.g., lawyers, accountants, trust officers, insurance agents, real estate agents), at the request of the client. These other professionals are engaged directly by the client on an as-needed basis even if recommended by the Advisor. Conflicts of interest will be disclosed to the client and managed in the best interest of the client.

### **Investment Management & Investment Advisory Services**

AFP offers Investment Management (Investment Management/Portfolio Management) services to clients. AFP prepares an Investment Policy Statement (IPS) for the client, which will serve as a guide for future investment decision. This is done after an in-depth discussion with the client about their overall goals, preferences for volatility (risk), time horizon, and a number of other items. The IPS helps to set the general asset allocation targets for the client's portfolio. Clients may impose restrictions on investing in certain securities or types of securities. This must be done in writing and be signed by the client and AFP.

AFP has a fiduciary duty to provide services consistent with the client's best interest. AFP reviews the client's portfolio on an ongoing basis to determine if any changes are necessary based upon various factors. These can include, but are not limited to, client's investment objectives, investment performance,

portfolio optimization, fund manager tenure, style drift, economic and market conditions, and cash flow needs.

Assets in a client's account(s) are invested by AFP in a diversified portfolio of investments offered through an independent custodian/brokerage firm's investment platform. These investments are non-commission and may include no-load or load-waived mutual funds, exchange-traded funds (ETFs), closed-end no-load mutual funds, FDIC-insured certificates of deposit, money market funds, variable annuities, government, municipal and corporate fixed income securities, and/or individual equity securities. The Advisor may retain other types of investments from the Client's legacy portfolio due to fit with the overall portfolio strategy, tax-related reasons, or other reasons as identified between the Advisor and the Client.

AFP provides investment management services using discretionary authority and is granted that authority by the client to execute trades in the client's account without the prior consent of the client. In order for AFP to execute trades online, Charles Schwab & Co., Inc. ("Schwab") requires the client to authorize AFP to have limited power of attorney (LPOA) on their account(s). AFP has some clients under older agreements whereby the firm provides investment management services using non-discretionary authority wherein the client approves the specific investment selections before AFP places the trade. As of January 2015, all AFP investment management engagements are for discretionary authority.

**Managed Held-Away Accounts.** If a client has accounts "held away" in an employer's retirement plan (401-K, 403-B, 457, etc.) or through another organization that they want AFP to manage, AFP may accept a limited power of attorney (LPOA) on their account(s) for placing trades if permitted by the account's custodian. AFP requires the client to authorize AFP to have limited power of attorney (LPOA) on their account(s). Regarding held-away accounts, AFP will never accept the authority to make disbursements, withdrawals or change beneficiaries.

**Advisory Services Regarding Held-Away Accounts.** Some situations warrant that AFP provides investment advisory services relative to the client's investable assets held by another entity. In such events, AFP shall recommend that the client allocate these account assets among the

investment options available on the platform proved or options available. AFP's recommendations regarding the allocation of such assets may be limited to the investment alternatives available through the plan or custodian. AFP will not receive any communications from the plan sponsor or custodian. It shall remain the client's exclusive obligation to make the recommended changes and to notify AFP of any changes in investment alternatives, restrictions, etc. pertaining to their account(s).

**AFP Information Verification.** In performing its services, AFP is not required to verify any information received from the client or from the client's other professionals. Each client is advised that it remains his/her responsibility to promptly notify AFP when there is any change in his/her financial situation and /or financial objectives for the purpose of reviewing, evaluating, or revising previous recommendations and/or services.

**AFP's compensation is solely from fees paid by its clients (fee-only).** The firm does not receive commission based on the client's purchase or sale of any annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. No commissions in any form are accepted. No referral fees are paid or accepted. No benefits are received from custodians/broker-dealers based on client securities transactions (soft dollar benefits).

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## Legacy Services

**Variable Wealth Management Services.** AFP does have some legacy clients under this fee structure for Wealth Management Services and is no longer using this fee structure.

**Investment Management Services.** AFP has some clients under older agreements whereby the firm provides investment management services using non-discretionary authority wherein the client approves the specific investment selections before AFP places the trade. As of January 2015, AFP decided that all investment management engagements going forward would be conducted with discretionary authority.

**Income Tax Return Preparation.** AFP does continue to prepare income tax returns for some existing clients, but is no longer offering this service.

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## Types of Service Agreements

AFP has a fiduciary duty to provide services in the best interest of the client. The following provides descriptions of the types of agreements AFP offers related to the two services identified above – Financial Life Planning and Investment Advisory Services. Agreements may not be assigned without client consent.

### Wealth Management Services Agreements

Clients may engage AFP to provide a combination of Financial Life Planning and Investment Services which we refer to as Wealth Management. We offer two levels of service under Wealth Management based on the client's needs. Both are billed an annual flat fee.

#### Goal Driven Wealth Management Agreement

This service is offered to young professionals in their mid-twenties to late-forties. It incorporates goal driven planning techniques and primarily investment advisory services. It covers areas more pertinent to individuals with the objective of defining goals and what it takes to achieve those goals.

This arrangement includes, but is not limited to; identification of financial problems, goal setting, family related issues that can impact the client's future financial security, cash flow and spending review; identification of assets and liabilities (net worth); a review of insurance policies related to risk exposure; income tax review; investment education and investment risk analysis; asset allocations; annual rebalance recommendations; employer's benefits; estate planning review; or other issues specific to the client. Topics to be considered and discussed with the client may also include education funding, starting a business, debt management, real estate decisions and other related issues.

In addition to a customized written plan financial plan as discussed under Financial Life Planning above, clients have access to a personal

financial website that helps them monitor their daily cash flow; pull all their accounts together; store their financial records; such as tax returns and estate documents, in an electronic vault; and see their total investment and personal financial picture.

The Goal Driven Wealth Management Agreement includes three (3) meetings to create the Initial Plan. There are quarterly check-ins beginning with the first quarter after the Initial Plan is created. One Annual Update Meeting occurs around the anniversary date of the Initial Plan. The annual fixed fee for this fee-only service is discussed in the next section, Item 5, "Fees & Compensation".

### **Cash-Flow Driven Wealth Management Agreement**

This service is offered to clients in their fifties and beyond. It incorporates comprehensive cash-flow planning techniques and investment management services. It covers areas pertinent to individuals with a focus on retirement readiness to retirement and beyond.

This arrangement includes, but is not limited to; identification of financial problems, goal setting, family related issues that can impact the client's future financial security, cash flow and spending plan; identification of assets and liabilities (net worth); a review of insurance policies related to risk exposure; tax planning; investment education and account types; identification of current and proposed asset allocations; pension options; one or more retirement planning scenarios; fringe benefits; estate planning review; and other issues specific to the client. It may also include charitable giving strategies; small business planning issues; special needs planning; pro-active aging planning; legacy planning; meetings with other advisors; selling a business; family meetings; withdrawal strategies and other related issues. Investment management is a part of this agreement and includes risk tolerance and capacity analysis, portfolio optimization, and annual rebalancing.

In addition to a customized written plan financial plan as discussed under Financial Life Planning above, clients have access to a personal financial website that helps them monitor their daily cash flow; pull all their accounts together; store their financial records; such as tax returns and estate documents; in an electronic vault; and see their total investment and personal financial picture. Investment management begins with an Investment Policy Statement (IPS) in the initial plan. AFP and the client reviews the IPS annually. Clients also have on-line access to Schwab (brokerage firm) and on-line access to Orion (portfolio management) for quarterly investment reporting.

The Cash-Flow Driven Wealth Management Agreement includes five (5) financial planning meetings and two (2) investment management meetings to create the Initial Plan. There are quarterly check-ins beginning with the first quarter after the Initial Plan is created. The Annual Update is typically two (2) meetings that occur around the anniversary date of the Initial Plan. The annual fixed fee for this fee-only service is discussed in the next section, Item 5, “Fees & Compensation”.

## **Stand-Alone Services Agreements**

Alexander Financial Planning, Inc. provides two “stand-alone” services. Financial Life Planning and Investment Management Services.

### **Financial Life Planning Agreement**

This stand-alone service is pertinent to clients in their fifties and beyond. It incorporates comprehensive cash-flow planning techniques. It covers areas pertinent to individuals with a focus on retirement readiness to retirement and beyond.

This arrangement includes, but is not limited to; identification of financial problems, goal setting, family related issues that can impact the client’s future financial security, cash flow and spending plan; identification of assets and liabilities (net worth); a review of insurance policies related to risk exposure; tax planning; investment education; a review of taxable, tax

deferred and tax free accounts; identification of current and proposed asset allocations; pension options; one or more retirement planning scenarios; charitable goals; small business planning issues; fringe benefits; special needs planning; elder care planning; estate planning review; or other issues specific to the client.

AFP will provide a customized financial plan. The report is a written overview of the client's personal financial plan with stated observations and recommendations for all key areas related to personal financial planning.

For Financial Life Planning engagements, there are initially five (5) financial planning meetings with quarterly check-ins and two (2) annual update meetings occurring around the anniversary date of the plan. The annual fixed fee for this service is discussed in the next section, Item 5, "Fees & Compensation".

Financial Life Planning engagements renew annually unless terminated. AFP's Financial Life Planning Agreement does not include on-going investment management. If a client decides to have AFP also manage their investment assets, a separate Cash Flow Driven Wealth Management Agreement is entered into by the client.

### **Investment Management Agreement**

Alexander Financial Planning, Inc. provides "stand-alone" investment management services for individuals, trusts, profit, and non-profit organizations. This service was addressed in more depth under Investment Management service discussed above.

For Investment Management engagements, there are initially three (3) meetings with periodic check-ins and typically one (1) annual update meeting. This annual update meeting occurs around the anniversary date of the engagement. The fee for this service is discussed in the next section, Item 5, "Fees & Compensation".

Investment Management engagements renew annually unless terminated. AFP's Investment Management Agreement does not include financial planning services. If a client also wants to engage in financial planning services, they must sign a separate Cash Flow Wealth Management Agreement.

### **Other Advisory Services & Agreement**

Alexander Financial Planning, Inc. provides transition planning or project services for existing clients and for family members of existing clients who need advice for a specific situation or a limited period of time. Unique situations may require a greater degree of attention for an interlude. There is a fee assessed based upon the value and scope of work to be done. This would be a fee assessed in addition to other fees AFP is charging for services.

Other items under this agreement include providing advice on estate planning or estate settlement, cost basis analysis, financial planning or investment education to name a few.

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### **Termination of Agreement**

The client has the right to terminate any agreement with no penalty or fee within five (5) business days after signing the agreement. After five days, either the client or AFP may terminate an agreement at any time upon written notice. Upon receipt of written notice of cancellation from the client, AFP will complete the outstanding obligations and commitments made by it on behalf of the client. Any prepaid fees will be prorated from the time of termination and the unused portion will be returned to the client. Any earned, unpaid fees will be due and payable to AFP.

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### **Wrap Program**

AFP does not participate in any wrap fee program.

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## Managed Assets

As of December 31<sup>st</sup>, 2024, Alexander Financial Planning, Inc. had approximately \$88,013,937 in assets under management, all of which are managed on a discretionary basis.

## Item 5: Fees and Compensation

AFP's fees are negotiable. Fees for clients of Alexander Financial Planning, Inc. prior to October 2012 were established under different fee schedules than those described herein.

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### The Wealth Management (Flat) Fee

AFP charges a flat annual fee for its wealth management services. It is initially based on a combination of various objectives and subjective factors including, but not limited to: the scope of the complexity; the anticipated servicing needs; client's income; investable assets; the professional(s) rendering the services(s); competition; and negotiations with the client. Investable assets includes rental real estate, but do not include home, personal property, or life insurance (except variable life). AFP does not require a minimum account size, but does require a minimum annual fee depending on the service:

#### **1. Goal Driven Wealth Management**

- One Time Set-up Fee Range is \$350 to \$500
- Annual Flat Fee Range is \$3,000 to \$7,000
- Paid on a Monthly Subscription Service – Advice Pay

#### **2. Cash-Flow Driven Wealth Management**

- One Time Set-up Fee Range is \$500 to \$600
- Annual Flat Fee Range is \$7,000 and up (formula based)
- Billed Quarterly

Wealth Management (Flat) Retainer fees are reviewed annually and any changes in the annual fee will be discussed in advance of the new planning year. If there have been no significant changes in the client's situation from the previous year, the fee may increase based on cost of living impact to the firm. If there has been a change in the client's situation where more time has been needed to meet the client's objectives, over the previous plan year, the new annual fee may be adjusted to compensate for the additional time spent on a client's plan. Conversely, if less time has been spent on a client's situation, the fee may be reduced for that coming year. All securities held in accounts managed by AFP will be independently valued by the Custodian. The Advisor will conduct periodic reviews of the Custodian's valuation to ensure accurate billing.

**Wealth Management (Variable) Retainer Fee** is an old fee structure no longer being offered to new clients. There are existing clients that have been grandfathered under this fee structure.

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### **Financial Life Planning Fee (Stand-Alone)**

AFP's fee for Financial Planning Services (stand-alone) is based upon the expected amount of time and complexity of the plan using quantitative and qualitative factors. This service is only for Cash-Flow Driven Planning engagements. The quantitative factor used is the client's total net worth that includes household income, investment values, and rental real estate values. Qualitative factors take into account the individual needs of a client that include the sources of the client's income, family and employment details, aging issues, health, the type of the investments and accounts, and overall complexity of the client's financial situation. For example, a single person may have a more complex financial situation than a married couple with the same level of income and assets. A person with a relatively low income may have more complicated needs than someone with a higher income due to family needs or the structure of their assets.

As a starting point or a basis in determining a client's fee, the following schedule is provided. AFP's fee schedule allows for a range of fees using the client's living net worth as an initial guide and then factoring in, if needed other qualitative factors:

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<i>Living Net Worth</i>	<i>Financial Planning Fee</i>
Up to \$1,500,000	\$ 6,000 minimum
\$1,500,001 to \$2,000,000	\$ 6,001- \$7,000
\$2,000,001 to \$3,000,000	\$ 7,001- \$8,000
\$3,000,001 to \$4,000,000	\$8,001 - \$9,000
\$4,000,001 & up	Negotiable

**First Year of Planning:** There is an initial Set-Up Fee assessed and this is dependent on the amount of time and complexity to input information into the original financial plan. This fee typically will range from \$350 to \$600 and is due at the time the signed Agreement is received. A proportional share of the financial planning fee is due at each financial planning meeting two through five.

**Annual Plan Updates:** Moving into the second year and thereafter, the client's net worth is re-calculated, and the financial planning fee may be reduced from the fee paid in the first year of planning. The total fee is due at the end of the annual plan update upon presentation of AFP's invoice.

In the event the client's situation is substantially different than disclosed at the initial meeting, a revised fee will be provided for mutual agreement. The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

AFP may adjust the fee when there is a large discrepancy between current net worth and initial net worth from when the first plan was completed and when the fee is calculated for a renewal term. The financial planning fee can be applied to the cost of the Wealth Management fee within 30 days of the completion of a new financial plan or an updated financial plan.

### **Financial Planning Restart Premium**

If a client elects to not continue financial planning services moving into a new year and then later restarts financial planning services, their fee will be based on the current fee structure in place and the amount of time since a plan had been completed. If restart is greater than 12 months from the first year anniversary of the original plan, the restart fee is 100% of the current fee structure.

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## Investment Management (Stand-Alone)

Clients engaged in Investment Management Services (stand-alone) are billed quarterly, in advance. The fee is based on the market value of the client's assets under management at the end of each quarter. Clients under this service are billed in the first month of each quarter. Investments are billed based on a percentage of the investable assets according to the following schedule with a minimum fee of \$5,000:

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<i>Market Value of Portfolio</i>	<i>Percent of Assets</i>
Up to \$500,000	1.00%
\$500,001 to \$1,000,000	0.75%
\$1,000,001 +	0.50%

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Funds held away that are fixed, such as annuities, are billed at a 0.35% of the value of the Asset Under Management (AUM). Investable assets do not include home, personal property, or life insurance (except variable life).

**Initial Set-Up Fee.** There is an initial Set-Up Fee at the beginning of the engagement to assess risk tolerance, the client's situation and to develop a strategy. The set-up fee is \$500 and is due at the implementation meeting.

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## Other Advisory Services Fee

Clients engaged in Other Advisory Services are billed as services are provided. This fee may overlay other services being provided by AFP that are being billed quarterly. The Other Advisory Services (OAS) fee is identified as a separate line item on AFP's quarterly invoice. If a client is not engaged in a service that is billed quarterly, the OAS fee will be billed at the end of each quarter once services have been rendered and the fee is due upon presentation of AFP's invoice.

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## Fee Billing

There are several options that clients can choose from based on their financial situation;

- **Goal Driven Wealth Management engagements:** AFP's Goal Driven Wealth Management clients can elect to pay their fee through Advice Pay, a monthly subscription service, or pay directly by check.
- **Cash-Flow Driven Wealth Management engagements:** AFP's Cash-Flow Driven Wealth Management clients can have fees deducted from their investment accounts or pay directly by check.
- **Financial Life Planning (Stand-Alone) engagements:** AFP's Financial Life Planning only engagements fees are due pro-rata as the plan is completed and paid by check. Annual Financial Life Plan Updates are paid at the completion of the update by check.
- **Investment Management (Stand-Alone) engagements:** AFP's Investment Management only engagements can be deducted from client's investment account(s) or paid directly by check.

If AFP bills the client directly, payment is due upon receipt of invoice. If a client elects to have the fee debited out of their investment account AFP will send an invoice to the client and to the custodian at the same time. The client's invoice shows the amount of the fee, the value of the client's assets on which the fee was based, and the specific manner in which AFP's fee is calculated. The custodian/brokerage firm agrees to send to the client a statement, at least quarterly, indicating all amounts distributed from the account including the amount of the advisory fee paid directly to AFP. Fees may be prepaid at the election of the client or paid as services are provided.

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## Other Fees

The custodian/brokerage firm may charge a fee for the purchase or sale of certain other securities in the client's account(s). In some cases, custodians also charge monthly, quarterly or annual custodial fees. Fees for custody are disclosed to clients when this type of arrangement is recommended.

Fund companies charge each mutual fund shareholder an investment management fee that is disclosed in the fund prospectus and is a part of the fund's operating expense ratio. This expense ratio is deducted every day the

fund is open. There are typically two ways in which a fund can participate in being a part of a discount brokerage's platform. One way is for the fund to pay the brokerage firm a percent of their expense ratio. For these funds, no additional transaction is charged to the client to buy or sell a fund. The second way is for a fund to charge a transaction fee to the client whenever a fund is purchased or sold. These expenses are in addition to the fees paid by clients to AFP.

Please see the section entitled, "Brokerage Practices" on page 10 for more information.

AFP does not receive any compensation, in any form, from fund companies or the independent custodian/brokerage firm for this purchase or sale activity. Initial public offerings (IPOs) are not available through AFP.

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

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## **Past Due Accounts and Termination of Agreement**

Alexander Financial Planning, Inc. reserves the right to stop work on any account that is more than 30 days overdue. In addition, AFP reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate to providing proper financial advice, per AFP's judgment. Clients may terminate their agreement at any time by providing written notice.

Terminating clients will receive an itemized bill based on work completed on a Financial Plan or hours completed under Other Advisory Services. Any unused portion of fees collected in advance will be refunded within 15 days of the end of the quarter billing cycle.

The client or AFP may terminate an Agreement by written notice to the other party. At termination, fees will be refunded on a pro-rated basis by the first or second half of the month in which the written notice is received to the end of that billing cycle.

## Item 6: Performance-Based Fees

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### Sharing of Capital Gains

Alexander Financial Planning, Inc. does 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.

However, the nature of asset-based fees allows AFP to participate in the growth of the client's wealth. This also means that fees can decline when the client's portfolio declines in value.

## Item 7: Types of Clients

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### Description

Alexander Financial Planning, Inc. generally provides investment advice to individuals, families, charitable organizations, trusts, and estates. Advice may extend to entities related to the client such as small businesses and charitable organizations, including foundations, non-profit organizations, and endowments. Client relationships vary in scope and length of service.

AFP does not require a minimum account size, but does require a minimum annual fee for the following services: \$7,000 for Cash Flow Wealth Management, \$6,000 for Financial Planning Only, \$5,000 for Investment Management Only, and \$3,000 for Goal Driven Wealth Management This is negotiable.

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

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### Methods of Analysis

Security analysis is based on fundamental, technical, and cyclical analysis. The main sources of information include Morningstar reports, fund prospectuses, S&P reports, Argus reports, Thompson Reuters Stock Reports, financial newspapers and magazines, white papers and research materials prepared by others, filings with the Securities and Exchange Commission, bond rating services, annual reports, and company press releases.

Employees of AFP also attend on and off-site visits with fund and portfolio managers, conference calls, and industry conferences.

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## Investment Management Strategies

The primary investment management strategy AFP uses for client accounts is strategic asset allocation utilizing a tactical allocation approach when identifying core and satellite positions. AFP primarily use actively-managed no-load and load-waived mutual funds. We may use passively-managed index, exchange-traded funds (ETFs), individual stocks, and/or individual bonds where there are opportunities to make a difference by security selection and when it is appropriate for the client. Portfolios are globally diversified to control the risk associated with traditional markets.

The investment management strategy for a specific client is based on objectives, cash flow needs, risk tolerance, time horizon and tax situation stated by the client during consultations. The client may change these objectives at any time. All Cash Flow Driven Wealth Management and Investment Management (stand-alone) clients executes an Investment Policy Statement (IPS) that documents their objectives and their desired investment strategy. Each client portfolio is constructed solely for that client.

AFP's strategy is to maintain long-term positions. However, if the manager changes, the fund strays or changes their philosophy or the position underperforms relative to peer managers, a position will be sold. Additionally, tactical moves may require shorter holdings of a position given a unique situation. On rare occasions, margin transactions can be employed if the client wants this positioning and it is appropriate for their situation.

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## Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach keeps the risk of loss in mind. Types of loss include the following: Loss of Principal Risk, Interest-Rate Risk, Market Risk, Loss of Purchasing Power or Inflation Risk, Currency Risk, Reinvestment Risk, Business Risk, Liquidity Risk, and Financial Risk.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction

process. Following are some of the risks associated with the Advisor's investment strategies:

### **Market Risks**

The value of a Client's holdings may fluctuate in response to events specific to companies or markets, as well as economic, political, or social events in the U.S. and abroad. This risk is linked to the performance of the overall financial markets.

### **ETF Risks**

The performance of ETFs is subject to market risk, including the possible loss of principal. The price of the ETFs will fluctuate with the price of the underlying securities that make up the funds. In addition, ETFs have a trading risk based on the loss of cost efficiency if the ETFs are traded actively and a liquidity risk if the ETFs has a large bid-ask spread and low trading volume. The price of an ETF fluctuates based upon the market movements and may dissociate from the index being tracked by the ETF or the price of the underlying investments. An ETF purchased or sold at one point in the day may have a different price than the same ETF purchased or sold a short time later.

### **Bond Risks**

Bonds are subject to specific risks, including the following: (1) interest rate risks, i.e. the risk that bond prices will fall if interest rates rise, and vice versa, the risk depends on two things, the bond's time to maturity, and the coupon rate of the bond. (2) reinvestment risk, i.e. the risk that any profit gained must be reinvested at a lower rate than was previously being earned, (3) inflation risk, i.e. the risk that the cost of living and inflation increase at a rate that exceeds the income investment thereby decreasing the investor's rate of return, (4) credit default risk, i.e. the risk associated with purchasing a debt instrument which includes the possibility of the company defaulting on its repayment obligation, (5) rating downgrades, i.e. the risk associated with a rating agency's downgrade of the company's rating which impacts the investor's confidence in the company's ability to repay its debt and (6) Liquidity Risks, i.e. the risk that a bond may not be sold as quickly as there is no readily available market for the bond.

### **Mutual Fund Risks**

The performance of mutual funds is subject to market risk, including the possible loss of principal. The price of the mutual funds will fluctuate with the value of the underlying securities that make up the funds. The price of a mutual fund is typically set daily therefore a mutual fund purchased at one point in the day will typically have the same price as a mutual fund purchased later that same day.

**Past performance is not a guarantee of future returns. Investing in securities and other investments involves a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.**

## **Item 9: Disciplinary Information**

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### **Legal and Disciplinary**

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

## **Item 10: Other Financial Industry Activities and Affiliations**

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### **Financial Industry Activities**

Alexander Financial Planning, Inc. and its employees do not participate in any other industry business activities.

### **Affiliations**

Alexander Financial Planning, Inc. does not have arrangements that are material to its advisory business or its clients with any related person. We may at times recommend unrelated, third-party investment managers who have a greater expertise in certain disciplines when appropriate for a client. We do not receive any compensation for the recommendation or selection of these investment advisors.

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

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### Code of Ethics

The employees of Alexander Financial Planning, Inc. have committed to a Code of Ethics and Fiduciary Oath as outlined by the National Association of Personal Financial Advisors (NAPFA). The key points are: putting the clients' interest first, objectivity, confidentiality, competence, fairness and suitability, integrity and honesty, regulatory compliance, full disclosure, and professionalism. CFP® designees are also held to a Code of Ethics as outlined by the CFP® Board of Standards. AFP will provide a copy of the Code of Ethics to any client or prospective client upon request.

### Participation or Interest in Client Transactions

Alexander Financial Planning, Inc. and its employees may at times buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the Alexander Financial Planning, Inc. "Policy and Procedures Manual".

The Chief Compliance Officer of Alexander Financial Planning, Inc. is Teri R. Alexander. Teri reviews all employee trades each quarter. Her personal trades are reviewed by Office Manager, Tracey Guthrie. The personal trading reviews ensure that the personal trading of employees was not based on inside information and that the clients of the firm receive preferential treatment. The trades are not of a significant enough value to affect the securities markets.

## Item 12: Brokerage Practices

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### Selecting Brokerage Firms

Alexander Financial Planning, Inc. does not have any affiliation with product sales firms. Clients are not obligated to use the recommended Custodian and will not incur any extra fee or cost from the Advisor associated with using a custodian not recommended by AFP. Specific custodian recommendations are made to clients based on their need for such services. AFP recommends custodians based on the proven integrity and financial responsibility of the

firm, best execution of orders at reasonable commission rates, and the quality of the client service.

AFP recommends discount brokerage firms and trust companies (qualified custodians), such as Schwab. AFP does not receive fees or commissions from any of these arrangements, although AFP may benefit from electronic delivery of client information, electronic trading platforms and other services provided by a custodian for the benefit of clients. AFP may also benefit from other services provided by a custodian, such as research, continuing education, discounts on software or other affinity programs, and practice management advice. These benefits are standard in a relationship with these custodians and are not in return for client recommendations or transactions.

Alexander Financial Planning, Inc. reviews the execution of trades at each custodian annually. The review is documented in the Alexander Financial Planning, Inc. "Policy and Procedures Manual". Trading fees charged by the custodians are also reviewed on an annual basis. AFP does not receive any portion of the trading fees.

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## Soft Dollars

Alexander Financial Planning, Inc. has occasionally received soft dollar benefits through attending meetings, meals, or other social events of money managers and other service providers in our industry. These events provide an update on the organizations' performance, philosophy, economy, educational related material, etc. Some of these organizations have been recommended to clients and this could be viewed as a conflict. However, our internal screening approach to selecting appropriate investments or other services provides the counterbalance to this issue.

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## Directed Brokerage

AFP recommends that its clients utilize the brokerage and custodial services provided by Schwab. An exception would be for individual bonds where the Firm selects the broker-dealer with the best pricing on each individual trade. AFP is not affiliated with any broker-dealer and does not have an economic relationship with any broker-dealer that would create a material conflict of interest.

The Firm generally does not accept brokerage arrangements (when a client requires that account transactions be effected through a specific broker-

dealer). In such client-directed arrangements, the client will negotiate terms and arrangements for their account with that broker-dealer, and Firm will not seek better execution services or prices from other broker-dealers or be able to “batch” the client’s transactions for execution through other broker-dealers with orders for other accounts managed by AFP. As a result, a client may pay higher commissions or other transactions costs or greater spreads, or receive less favorable net prices, on transactions for the account than would otherwise be the case. **Please Note:** In the event that the client directs AFP to effect securities transactions for the client’s accounts through a specific broker-dealer, the client correspondingly acknowledges that such direction may cause the accounts to incur higher commissions or transaction costs than the accounts would otherwise incur had the client determined to effect account transactions through alternative clearing arrangements that may be available through AFP. Higher transaction cost adversely impact account performance. **Please Also Note:** Transactions for directed accounts will generally be executed following the execution of portfolio transactions for non-directed accounts.

### **Trade Aggregation Policy**

Transactions for each client account generally will be effected independently, unless AFP decides to purchase or sell the same securities from several clients at the same time. AFP may (but it is not obligated to) combine or “bunch” such orders to obtain best execution, to negotiate more favorable commission rates or to allocate equitably amount AFPs client’s differences in prices and commissions or other transaction costs that might have been obtained has such orders been placed independently. Under this procedure, transactions will be averaged as to price and will be allocated among clients in proportion to the purchase and sale orders placed for each client account on any given day. AFP shall not receive any additional compensation or remuneration as a result of such aggregation.

As indicated in Item 12 above, AFP can receive from Schwab without cost (and/or at a discount), support services and /or products. AFP’s clients do not pay more for investment transactions effected and/or assets maintained at Schwab (or any other institution) as result of this arrangement. There is no corresponding commitment made by AFP to Schwab, or to any other entity, to invest any specific amount or percentage of client assets in any specific mutual funds, securities or other investment products as a result of the above arrangement.

AFP does not maintain solicitor arrangements. AFP does not compensation third parties for client introductions.

## Item 13: Review of Accounts

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### Periodic Reviews

**Goal Driven Wealth Management** clients are provided with a quarterly “To Do” List and they may call or meet as needed to work through the list of items they are choosing to implement. Their portfolios are discussed in the annual update meetings for rebalancing recommendations and a general performance review.

**Cash-Flow Driven Wealth Management** clients are provided with a quarterly “To Do” List and they may call or meet as needed to work through the list of items they are choosing to implement. They have their account(s) reviewed quarterly or when the market dictates. The frequency of client reviews is determined by the client’s needs. AFP requests an annual update with the clients to review their Investment Policy Statement (IPS), any tactical asset allocation changes, rebalancing, and performance review.

**Financial Life Planning (only)** Clients are given the option to return annually at their expense for an update of their financial plan.

**Investment Management (only)** clients have their account(s) reviewed quarterly or when the market dictates. The frequency of client reviews is determined by the client’s needs. AFP requests an annual update with the clients to review their Investment Policy Statement(IPS), any tactical asset allocation changes, rebalancing, and performance review.

Account reviews are performed by Teri Alexander.

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### Review Triggers

Account reviews can be done more frequently when market conditions dictate, or when a client’s investment objective changes. A review may be triggered by a client request, changes in the tax laws, new information about an investment, change in a client's own situation or other important information.

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### Regular Reports

AFP provides its Investment Advisory (only) and some of its Wealth Management clients written quarterly reports. The report consists of a quarterly market comment summarizing our thoughts on the economy,

portfolio graphs, a statement of holdings from our portfolio accounting software. The annual reporting may also include tax-related information for the previous year's activities.

## Item 14: Client Referrals and Other Compensation

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### Incoming Referrals

Alexander Financial Planning, Inc. has been fortunate to receive many client referrals over the years. The referrals have come from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other sources. The firm does not pay for referrals.

### Compensation for Client Referrals

Alexander Financial Planning, Inc. does not compensate, either directly or indirectly, any persons who are not supervised persons, for Client referrals.

## Item 15: Custody

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### Account Statements

AFP does not accept or maintain custody of Client accounts, except for the limited circumstances outlined below:

*Deduction of Advisory Fees* - To ensure compliance with regulatory requirements associated with the deduction of advisory fees, all Clients for whom AFP exercises discretionary authority must hold their assets with a "qualified custodian." Clients are responsible for engaging a "qualified custodian" to safeguard their funds and securities and must instruct AFP] to utilize that Custodian for securities transactions on their behalf. Clients are encouraged to review statements provided by the Custodian and compare to any reports provided by AFP to ensure accuracy, as the Custodian does not perform this review.

*Money Movement Authorization* - For instances where Clients authorize AFP to move funds between their accounts, AFP and the Custodian have implemented safeguards to ensure that all money movement activities are conducted strictly in accordance with the Client's documented instructions.

## Item 16: Investment Discretion

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### Discretionary Authority for Trading

Beginning January 1<sup>st</sup>, 2015 Alexander Financial Planning, Inc. has discretionary authority to manage securities accounts on behalf of clients who have elected this option. Prior to this date, existing clients who prefer to have discretionary accounts will need to sign new agreements electing this change. AFP does determine the securities to be bought or sold, and the amount of the securities to be bought or sold. For those clients under the non-discretionary agreement, AFP will consult with the client in the manner in which the client has requested to be consulted. Letters of Instructions listing all transactions will only be sent to the non-discretionary client if requested. A signed copy is a part of the client's historical records.

The client approves the custodian to be used and any transaction or commission fees to be paid in order to facilitate the trade to the custodian. AFP does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

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### Limited Power of Attorney

Clients must sign a limited power of attorney before Alexander Financial Planning is given the authority to make electronic trades in a client's account or to have fees deducted from a client's account. AFP can only deduct to the extent of the quarterly fee charged and cannot withdraw funds for any other purpose or obtain loans from the client's accounts. A limited power of attorney is included in the qualified custodian's new account application and a separate Limited Power of Attorney form is used for other plan accounts.

## Item 17: Voting Client Securities

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### Proxy Votes

Alexander Financial Planning, Inc. does not vote proxies on securities. Clients are expected to vote their own proxies.

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

## Item 18: Financial Information

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### Financial Condition

Alexander Financial Planning, Inc. does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients. A balance sheet is not required to be provided because AFP does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$500 per client, and six months or more in advance.

## Item 19: Requirements for State Registered Advisers

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Additional information about AFP's supervised persons is found in each person's Brochure Supplement. Please refer to item 10, "Other Financial Industry Activities and Affiliation", for information regarding other business activities of the firm and its management personnel.

AFP does not charge performance-based fees.

AFP does not have any relationships with issuers of securities.

Neither AFP nor any management personnel of AFP have ever been found liable or required to pay any award for an arbitration claim or other civil proceeding related to an investment-related activity of \$2,500, *involving* any of the following:

- (a) an investment or an *investment-related* business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

An award or otherwise being *found* liable in a civil, *self-regulatory organization*, or administrative proceeding *involving* any of the following:

- (a) an investment or an *investment-related* business or activity;
- (b) fraud, false statement(s), or omissions;

- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.



## Brochure Supplement

Form ADV Part 2B

# Alexander Financial Planning, Inc.

Fee-Only Financial Planning & Investment Management

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[talexander@afp-advisors.com](mailto:talexander@afp-advisors.com)

This brochure provides information about the qualifications and business practices of Alexander Financial Planning, Inc. If you have any questions about the contents of this brochure, please contact us at (614)538-1600, or by email at [talexander@afp-advisors.com](mailto:talexander@afp-advisors.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 Alexander Financial Planning, Inc. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

March 25, 2025

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## Education and Business Standards

Alexander Financial Planning, Inc. requires that any employee whose function involves determining or giving financial planning and investment advice to clients must have earned an associate's degree, bachelor's degree or higher from a four year college and:

1. Have at least (3) three-years of experience and demonstrating knowledge in insurance, investments, accounting, estate planning or financial planning;
2. Hold or be pursuing one of the following designations: Certified Financial Planner™ (CFP®), Certified Public Accountant (CPA), Certified Financial Analyst (CFA), Chartered Financial Consultant (ChFC®) or Investment Adviser Representative;
3. Subscribe to the Code of Ethics of the National Association of Personal Financial Advisors (NAPFA) and the CFP® Board of Standards;
4. Be properly licensed for all advisory activities in which they are engaged.

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## Information about Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

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

Certified Financial Transitionist (CeFT®): Certified Financial Transitionists is a level up designation. You must have received a certification, such as CFP® prior to earning this designation. Beyond this requirement are:

- Completion of the yearlong Core Training administered by Sudden Money Institute.

- Successful completion of the role-playing/oral exam, written case essay, structured response, and multiple-choice exam (5.5 hours and proctored).
- Adhere to the Code of Ethics for Financial Transitionists®.

Accredited Investment Fiduciary (AIF®): Accredited Investment Fiduciary is a special financial designation that has been awarded by fiduciary company Fi360 and accredited by the American National Standards Institute (ANSI) The AIF® certification requirements are:

- Bachelor's degree from an accredited college or university.
- Completion of the AIF training program.
- Pass the AIF exam.
- A minimum (5) five-years of relevant work experience.
- Satisfy the Code of Ethics and Conduct Standards.

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### **Thresa Renee Roth Alexander, CFP®, MSFP, CeFT®, AIF®**

Year of Birth: 1958

Educational Background:

- Bowling Green State University (B.S. Education & Psychology 1980)
- The Ohio State University 1980-1981
- Franklin University 1981-1982
- College for Financial Planning (CFP® curriculum 1993)
- College for Financial Planning (M.S. in Financial Planning 2009)
- Certified Financial Transitionist (CeFT® 2019)
- Accredited Investment Fiduciary (AIF® 2019)

Business Experience:

- Alexander Financial Planning, Inc. (1997 – Present)
- Financial Asset Management (1994 – 1997)
- Asset Planning, Management & Research (1990 – 1994)
- R. Meeder & Associates (1985 – 1990)
- Merrill Lynch (1981 – 1985)
- Columbus Public Schools (1980 – 1981)

**Disciplinary Information:** None

**Other Business Activities:** Ms. Alexander is not actively engaged in any investment-related business or occupation outside AFP.

**Additional Compensation:** Ms. Alexander receives no economic benefit or compensation from any outside person or business entity, including any sales awards or other prizes. She receives no bonus that is based on the number of sales, client referrals or new accounts opened. She receives no commission income of any kind.

All clients who work with AFP are firm clients, not clients of individual advisors with the firm. All client's account(s) are subject to regular review and verification that asset balances are managed in accordance with each client's guidelines.

**Supervision:** Teri R. Alexander is the president, Chief Compliance Officer, and owner of Alexander Financial Planning, Inc. She is primarily supervised by herself, and carries out the compliance obligations of the Firm. While this could lead to a conflict of interest, the Firm believes it has adequate procedures in place for supervising investment adviser activity.

**Requirement for State-Registered Advisers:**

**Arbitration Claims:** None

**Self-Regulatory Organization or Administrative Proceeding:** None

**Bankruptcy Petition:** None

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## **Tracey Jean Smith Guthrie, Investment Advisor Representative**

Year of Birth: 1967

Educational Background:

- Kaplan University 2018 (Series 65 Exam Prep Course)
- Hondros College 1991 (Real Estate Sales Agent – State of Ohio – License in Escrow)

- The International Academy of Merchandising & Design, Tampa, FL 1986-1988 (Associates Degree – Interior Design)
- Ohio State School of Cosmetology 1984-1985 (Managing Cosmetologist- State of Ohio- License in Escrow)

**Business Experience:**

- Alexander Financial Planning, Inc. (2001 – Present)
- Dublin Veterinary Clinic, Office Manager (1991-1993)

**Disciplinary Information:** None

**Other Business Activities:** Ms. Guthrie is not actively engaged in any investment-related business or occupation outside AFP.

**Additional Compensation:** Ms. Guthrie receives no economic benefit or compensation from any outside person or business entity, including any sales awards or other prizes. She receives no bonus that is based on the number of sales, client referrals or new accounts opened. She receives no commission income of any kind.

All clients who work with AFP are firm clients, not clients of individual advisors with the firm. All client's account(s) are subject to regular review and verification that asset balances are managed in accordance with each client's guidelines.

**Supervision:** Tracey J. Guthrie is supervised by Teri R. Alexander, who is the president, Chief Compliance Officer, and owner of Alexander Financial Planning, Inc.

**Requirement for State-Registered Advisers:**

**Arbitration Claims:** None

**Self-Regulatory Organization or Administrative Proceeding:** None

**Bankruptcy Petition:** None

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## **Nathan Michael Swab, CFP<sup>®</sup>, AWMA<sup>®</sup>, Investment Advisor Representative**

Year of Birth: 1982

Educational Background:

- Liberty University (Bachelor of Science in Business/Finance)

Business Experience:

- Alexander Financial Planning, Inc. (09/2022 – Present)
- Cambridge Investment Research Advisors (03/2020 – 09/2022)
- Raymond James Financial Services Advisors, Inc. (11/2018 – 02/2020)
- US Bancorp Investments (01/2014 – 11/2018)

**Disciplinary Information:** None

**Other Business Activities:** Mr. Swab is not actively engaged in any investment-related business or occupation outside AFP.

**Additional Compensation:** Mr. Swab receives no economic benefit or compensation from any outside person or business entity, including any sales awards or other prizes. He receives no bonus that is based on the number of sales, client referrals or new accounts opened. He receives no commission income of any kind.

All clients who work with AFP are firm clients, not clients of individual advisors with the firm. All client's account(s) are subject to regular review and verification that asset balances are managed in accordance with each client's guidelines.

**Supervision:** Nathan M. Swab is supervised by Teri R. Alexander, who is the president, Chief Compliance Officer, and owner of Alexander Financial Planning, Inc.

**Requirement for State-Registered Advisers:**

**Arbitration Claims:** None

**Self-Regulatory Organization or Administrative Proceeding: None**  
**Bankruptcy Petition: None**