

CFP® CERTIFICANT DISCLOSURE FORM (FORM FPE)

For Use In Financial Planning Engagements

This disclosure form gives information about the CFP® certificant(s) and his/her/their business. This information has not been reviewed, approved or verified by CFP Board or by any governmental or self-regulatory authority. CFP Board does not warrant the specific qualifications of individuals certified to use its marks, nor does it warrant the correctness of advice or opinions provided.

PART I. GENERAL INFORMATION

(Code reference – Rule 401)

A. Business affiliation:

1. I am a Registered Representative for KMS Financial Services, Inc., a broker/dealer in Seattle, Washington, through which I offer securities.
2. I am an Investment Advisory Representative for KMS Financial Services, Inc., a broker/dealer in Seattle, Washington, through which I offer investment advisory services including financial planning, investment advice and other advisory services.
3. I am President of Transition Planning, Inc. which I founded in 2002 to facilitate my delivery of the above mentioned financial services to my clients.
4. I am also a licensed insurance agent for several insurance companies through which I provide insurance solutions as appropriate for my clients' situation and goals.

B. Address:

1. My mailing address and location is 22221 NE 11th Place, Sammamish, WA 98074.
2. My email address is glen@transitionplanninginc.com
3. My website is www.transitionplanninginc.com

C. Telephone number:

1. Cell 206-409-4329 (This is the best number to reach me at.)
2. FAX 866-785-4453
3. Office 425-868-7141

D. Information required by all laws applicable to the relationship:

1. I am a Certified Senior Advisor (CSA). Certified Senior Advisors have supplemented their individual licenses, credentials and education with knowledge about aging and working with seniors. Know what these licenses, credentials, and education signify. The CSA designation alone does not imply expertise in financial, health or social matters. For details, go to www.csa.us.

2. You may view the CFP Code of Ethics and Professional Responsibility at <https://www.cfp.net/certificants/conduct.asp>.

PART II. MATERIAL INFORMATION RELEVANT TO THE PROFESSIONAL RELATIONSHIP

(Written disclosures required to be provided prior to the engagement)

(Code reference – Rule 402)

A. My Basic philosophy in working with clients:

Plan ahead. Life involves major transitions, such as marriage, divorce, raising children, career change, accident or long-term illness, retirement and death. I am committed to helping people successfully navigate those major changes economically by being prepared prior to the event and walking with them and their families through their challenges.

B. Philosophy, theory and/or principles of financial planning which will be utilized:

1. Be completely debt-free and maintain that freedom.
2. Be good stewards of the time, talent and resources you have.
3. Diversify. Every investment has its own unique set of benefits and risks. Blend them well for more complete benefits and improved risk control.
4. What is important to you? How do you want to be remembered? What can prevent you from achieving your desired level of success? These are the issues that we must focus on for a fulfilling lifetime relationship.

C. My résumé can be viewed at <http://www.transitionplanninginc.com/resume.asp>

D. Description of the financial planning services to be provided:

1. Discover your financial picture and risk profile by means of a Confidential Questionnaire and FinaMetrica Questionnaire.
2. Determine the feasibility of major financial goals like buying a home, funding higher education, or exploring retirement lifestyle changes.
3. Design investment strategies that fit your income needs both now and in the future.
4. As applicable, create greater flexibility for pension survivor options.
5. Discuss long term care portfolio protection.
6. Review wealth creation and preservation techniques.
7. Examine ways to protect your economic progress from catastrophic loss.
8. Recommend other professionals as necessary for legal documents and tax preparation or advice.
9. Increase awareness of issues that may have been overlooked in your financial planning process.
10. Meet both regularly and as needed to review progress and address new issues as they occur.
11. Work with your family and friends who desire my assistance.

E. Conflict(s) of interest and source(s) of compensation:

1. Conflict(s) of interest:

- i. Although the universe of insurance companies and money managers is rather large, I have narrowed the list of insurance companies that I use to a handful that are highly rated, offer excellent products and superior service.
- ii. Rather than spending all of my time doing investment research, I have employed SEI Private Trust Company to effectively manage most of my clients' portfolios allowing me to focus on the rest of my clients' planning process.

2. Source(s) of compensation:

- i. My primary compensation comes from the quarterly asset management fee charged on the portfolios managed by SEI Private Trust Company.
- ii. As insurance products are needed, the insurance company pays me a commission when a policy is issued.
- iii. If other types of investments are used, such as Real Estate Investment Trusts (REITs), I receive a one-time commission at the time of purchase.

3. Additional product cost disclosure is attached.

F. Agency or employment relationships:

1. Material agency or employment relationships with third parties:

- i. KMS Financial Services, Inc. is my broker/dealer that provides compliance oversight for the advice given and transactions processed for my clients.
- ii. Crump Insurance provides competitive solutions and efficient application processing for my clients' insurance needs.

2. Compensation resulting from such agency or employment relationships:

- i. After keeping a reasonable portion for operating expenses, KMS Financial Services, Inc. pays out a generous share of compensation earned from all sources of business processed through them.
- ii. No compensation is received from Crump Insurance, rather insurance commissions are received directly from the company issuing the policy.

G. Other material information relevant to the professional relationship:

I am currently working on a backup plan for my clients to continue receiving service in the event of my death or disability.

PART III. ADDITIONAL NOTIFICATION

A. As a client or prospective client, you have the right to ask me, as a CFP[®] certificant, at any time for information about my compensation related to the services I provide you. I will communicate the requested information in reasonable detail as it relates to our financial planning engagement, including compensation derived from implementation. This disclosure of compensation:

1. May be expressed as an approximate dollar amount or percentage or as a range of dollar amounts or percentages;
2. Shall be made at a time and to the extent that the requested information can be reasonably ascertained;
3. Will be based on reasonable assumptions, with estimates clearly identified, and;
4. Will be updated in a timely manner if actual compensation significantly differs from any estimates.

(Code reference - Rules 402 and 403)

B. As a CFP[®] certificant's personal financial planning client, you have the right to receive annually the KMS Financial Services, Inc. SEC Form ADV Part II or the current revision of the disclosure you received when our relationship began. (Code reference - Rule 404)

I hereby acknowledge receipt of this required disclosure.

Client's Name

Client's Name

_____/_____
Client's Signature Date

_____/_____
Client's Signature Date