

## Item 1 – Cover Page



### **ADV Part 2 Brochure (Combined)**

**February 5, 2020**

### **Concierge Financial Planning, LLC**

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Scotch Plains, NJ 07076

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This brochure provides information about the qualifications and business practices of Concierge Financial Planning, LLC. If you have any questions about the contents of this brochure, please contact us at: 908-756-3553, or by e-mail at: [ann@conciergefp.com](mailto:ann@conciergefp.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. While the firm and certain of its personnel are registered with the State of New Jersey, it does not imply a certain level of skill or training on the part of the firm or its staff.

Additional information about Concierge Financial Planning, LLC is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2 – Material Changes**

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### **Annual Update**

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

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### **Material Changes Since The Last Update**

There have been no material changes since the last update.

We encourage you to read this brochure in its entirety.

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### **Full Brochure Available**

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 908-756-3553 or by e-mail at: [ann@conciergefp.com](mailto:ann@conciergefp.com).

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## **Item 4 – Advisory Business**

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### **Firm Description**

Concierge Financial Planning, LLC was founded in 2009.

Concierge Financial Planning, LLC ("Concierge Financial Planning", "the Firm" or "the Advisor") provides personalized confidential financial planning and investment advice to individuals, trusts, estates, charitable organizations and small businesses. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment guidance, education funding, retirement planning, and estate planning.

Concierge Financial Planning, LLC is strictly a fee-only financial planning and investment advisory firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder's fees are accepted. Services are provided on an hourly or flat fee per project basis. Flat fees are based on the anticipated number of hours involved in the project. The engagement terminates upon the delivery of the plan or advice to Client. No on-going or automatic reviews are provided by Concierge Financial Planning, LLC.

Investment advice is provided, with the client making the final decision on investment selection. The client may impose reasonable restrictions on the types of investments on which we will provide advice and recommendations. Concierge Financial Planning, LLC does not act as a custodian of client assets. The client always maintains asset control.

Recommendations, advice and primary Client contact is provided by Ann L. Minnium, Founder and Principal of Concierge Financial Planning, LLC. In performing its services, Concierge Financial Planning shall not be required to verify any information received from the Client or from the Client's other professionals, and is expressly authorized to rely thereon. If requested by the Client, Concierge Financial Planning may recommend the services of other professionals for implementation purposes. The Client is under no obligation to engage the services of any such professional recommendations and is free to accept or reject any recommendation from the Advisor. Clients are encouraged to review Advisor's financial planning services on an annual basis for the purpose of reviewing and updating Advisor's previous recommendations and/or services. Moreover, each Client is advised that it remains their responsibility to promptly notify CFP if there is ever any change in their financial situation or investment objectives for the purpose of reviewing/evaluating/revising Advisor's previous recommendations and/or services.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting, which may be by telephone, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment advice may be beneficial to the client.

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### **Principal Owners**

Ann L. Minnium is the 100% owner.

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### **Types of Advisory Services**

Concierge Financial Planning, LLC provides fee-only, hourly, as-needed Financial Planning and Investment Advisory Services to individuals and families from all walks of life. The firm specializes in providing services to

individuals and families age 50 and over. These services may be general in nature or focused on particular areas of interest or need, depending upon each Client's unique circumstances. The primary function of Concierge Financial Planning is providing financial planning services to individuals. Advice is rendered in the areas of cash flow and debt management, risk management, college funding, retirement planning, estate planning, tax planning, asset allocation and investment selection. The Advisor employs fundamental, long-term financial planning and investment strategies. An estimated 50% of Concierge Financial Planning's business is furnishing investment advice through consultations not defined as either investment supervisory or investment management; and the remaining 50% of the firm's efforts are oriented towards "non-securities" advice such as issues involving expense budgeting and savings, education, insurance, charitable and estate planning, among others.

The Advisor first conducts an initial interview and gathers data to assist the Client in determining specific needs, goals, objectives and tolerance for risk. Advisor then prepares analyses of the current financial situation and possible future scenarios, when appropriate. Next, the Advisor presents the analysis and a written summary of the significant observations, assumptions and recommendations over each area that the Advisor was engaged to provide advice. Upon the completion of this presentation the engagement is concluded. Clients may re-engage Concierge Financial Planning as needed. Periodic financial check-ups are recommended and it is the Client's responsibility to initiate this review.

Concierge Financial Planning may also conduct group educational workshops on financial planning topics including, but not limited to, "Teach Your Kids to be Financially Fit", "Retirement Strategies for Women", "Saving and Investing: The Basics", "Stress Free Investing for Your Future". Concierge Financial Planning may impose a fee for educational workshops. Generally, the employer, civic or non-profit group sponsoring the workshop pays any fees charged by Concierge Financial Planning. In the event there is a charge to workshop attendees, the fee will be published on the workshop announcement or invitation.

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## **Types of Agreements**

The following agreements define the typical client relationships.

### ***Financial Planning Agreement***

A financial plan is designed to help the client with all aspects of financial planning without ongoing investment management after the financial plan is completed.

The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; retirement distribution planning and advice; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations. Detailed investment advice and specific recommendations are provided as part of a financial plan. Implementation of the recommendations is at the discretion of the Client.

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## **Termination of Agreement**

Either party may terminate an engagement upon written notice within 5 days of signing the Service Agreement, at which time no fees would be due. Should Client terminate the engagement after this date, Client is responsible and will be invoiced for any time charges incurred by the Advisor in the preparation of their Plan. Any unused portion of a deposit will be refunded to the client.

## **Item 5 – Fees and Compensation**

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### **Description**

Fees for financial planning and investment advisory services are \$250 per hour depending on the complexity of the case. The Advisor charges fees on an hourly, fee-only basis and accepts checks and credit cards for payment. No performance related or asset management fees are charged.

After delivery of a financial plan, future face-to-face meetings and/or questions may be scheduled as necessary for up to one month. Follow-up or assisted implementation work is billed separately at the rate of \$250 per hour.

For fixed-fee engagements, fees may range from \$3,000 to \$5,000 based on the scope and complexity of the client's planning needs. A deposit of \$500 is required in advance, with the remainder invoiced and due upon delivery of the plan or advice.

Educational workshops are offered at no charge.

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### **Fee Billing**

Hourly fees are billed in six (6) minute increments. Projects spanning more than three months will be billed quarterly. Fees are not collected for services to be provided more than 6 months in advance. Concierge Financial Planning does not and will not have custody of Client funds or securities. The rate may be negotiable at the sole discretion of the advisor. Concierge Financial Planning requires a deposit for initial engagements in the amount of the lesser of \$500 or 1/2 of the lower end of the estimated fee range. The balance of fees due are payable immediately upon presentation of the plan or advice to Client. Services to be provided and the anticipated fee range are detailed in the written Client Service Agreement.

In the event that 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.

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### **Other Fees**

Fees paid to Concierge Financial Planning for financial planning and advisory services are completely separate from the fees and expenses charged by mutual fund companies and their portfolio managers. A complete explanation of these fees and expenses is provided in each mutual fund prospectus. Clients are encouraged to read the prospectus before investing. Client may also incur transaction costs or administration fees from broker/dealers, trust companies or other service providers. Clients are encouraged to obtain a complete schedule of these fees from the service provider prior to entering into any engagement. Concierge Financial Planning does not receive any portion of these other fees. The only compensation received by Concierge Financial Planning is the hourly fees paid directly by Client.

Specific product recommendations made by the firm will usually be for "no-load" (no commission), low expense products, if available. Clients' custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

Please see the Brokerage Practices section of this brochure for more information about the firm's policies in this regard.

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

Concierge Financial Planning, LLC reserves the right to stop work on any account that is more than 30 days overdue. In addition, Concierge Financial Planning, LLC 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, in Concierge Financial Planning, LLC's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 30 days.

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### **Firm Services**

Concierge Financial Planning, LLC will use its best judgment and good faith effort in rendering its services to its clients. The firm cannot warrant or guarantee any particular level of investment performance or that a clients' account will be profitable over time. Past performance is not necessarily indicative of future results.

## **Item 6 – Performance Based Fees and Side-by-Side Management**

No fees assessed by the firm will be based upon a share of capital appreciation of the funds or any portion of funds of an advisory contract, also known as performance-based fees. The firm does not provide ongoing investment management services, so issues related to side-by-side management are not applicable.

## **Item 7 – Types of Clients**

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### **Description**

Concierge Financial Planning, LLC primarily provides investment advice to individuals, but may also advise trusts, estates, small businesses, and charitable organizations. The firm specializes in providing services to individuals and families age 50 and over. Clients are expected to provide an adequate level of information and supporting documentation to the firm throughout the engagement. This information allows the firm to make determinations including but not limited to the appropriateness of a recommended investment strategy for the client or account; the client's source of funds and income level; and the client's or legal agent's authority to act on behalf of the account.

Client relationships vary in scope and length of service.

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### **Account Minimums**

The firm does not require minimum income levels, dollar value of assets, or other conditions for its financial planning and investment consultation engagements.



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

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### Methods of Analysis

If Advisor is engaged to provide investment advice, Client's current financial situation, needs, goals, objectives and tolerance for risk are first evaluated. Asset allocation and investment policy decisions are then made to, in Advisor's best judgment, help Client achieve their overall financial objectives while minimizing risk exposure. Asset allocation is a key component of investment portfolio design. Advisor believes that the appropriate allocation of assets across diverse investment categories (stock vs. bond, foreign vs. domestic, large cap vs. small cap, high quality vs. high yield, etc.) is the primary determinant of portfolio returns and critical in the long-term success of one's financial objectives.

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### Investment Strategies

The Advisor employs fundamental, long-term, buy-and-hold philosophies and approaches in their investment selection and implementation strategies. Recommendations provided are based on publicly available reports, analysis, research materials, computerized asset allocation models, and various subscription services. In limited circumstances, Advisor may provide advice to Clients interested in trading securities. Concierge Financial Planning usually suggests using no-load, low cost, tax-efficient mutual funds (including index funds) as well as ETFs whenever possible.

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### Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. While Concierge Financial Planning, LLC believes its strategies and investment selection is designed to potentially produce the highest possible return for a given level of risk, it cannot guarantee that an investment objective or planning goal will be achieved. Some investment decisions made by the firm and/or client may result in loss, which may include the original principal invested. The client must be able to bear the various risks involved in the investment of account assets. Investors face the following investment risks:

**Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.

**Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.

**Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.

**Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.

**Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.

**Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.

**Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.

**Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

## **Item 9 – Disciplinary Information**

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### **Legal and Disciplinary Events**

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

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

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### **Financial Industry Activities**

Neither the firm nor its associated persons are affiliated with or maintain a material relationship or arrangement with another financial industry entity. The firm's policies require it and its personnel to conduct business activities in a manner that avoids actual or potential conflicts of interest between the firm, employees, and clients, or that may otherwise be contrary to law. The firm will provide disclosure to its clients prior to and throughout the term of the engagement of any conflicts of interest which will or may reasonably compromise its impartiality or independence.

Ann Minnium, founder and principal of Concierge Financial Planning, LLC, is a general partner in an investment club general partnership, The Athena Investment Club. The club's objective is to invest in the markets for profit, fun, and education. Ann is the club Treasurer; she directs the club and educates its members on the financial markets and investing.

### **Affiliations**

Ann Minnium, Principal of the firm, is a member in good standing of the Garrett Planning Network ("GPN"), an international network of fee-only financial planners. The primary focus of GPN is to provide education, operational guidance, technical support and professional affiliation for financial planners dedicated to serving clients from all walks of life. Concierge Financial Planning may receive referrals from The Garrett Planning Network web site listing. Operational fees may be paid to GPN, but no fees are paid for client referrals. Clients referred by GPN do not pay more for the services of Advisor than clients who learn about Advisor from other referral sources.

Ann Minnium is also a NAPFA-Registered Financial Advisor of the National Association of Personal Financial 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 Concierge Financial Planning, LLC have committed to a Code of Ethics that is available for review by clients and prospective clients upon request.

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### **Participation or Interest in Client Transactions**

Neither Concierge Financial Planning, LLC nor any related person are authorized to recommend to a client, or effect a transaction for a client, involving any security in which the firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc. Additionally, employees are prohibited from borrowing from or lending to a client unless that client is an approved financial institution or is an immediate family member of the employee. In such instances, authorization for the loan must be granted in advance and documented in writing.

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### **Personal Trading**

At times employees and other related parties to Advisor may hold positions in securities that may also be recommended to Clients. However, at no time will Advisor or any related party receive preferential treatment over Clients. Advisor enforces the applicable rules of the Investment Advisors Act of 1940, including the prohibition against insider trading. Advisor maintains the required personal securities transaction records for all employees. Employees comply with the provisions of the Concierge Financial Planning, LLC Compliance Manual.

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## **Item 12 – Brokerage Practices**

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### **Selecting Brokerage Firms**

Concierge Financial Planning, LLC does not have any affiliation with product sales firms. Specific custodian recommendations are made to Clients based on their need for such services. Concierge Financial Planning, LLC recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates. Discount broker recommendations are based on individual Client needs, total costs and ease of use for Clients.

Concierge Financial Planning, LLC recommends discount brokerage firms and trust companies (qualified custodians), such as Vanguard, Charles Schwab, and Fidelity.

Concierge Financial Planning, LLC does not receive fees or commissions from any of these arrangements. The firm may, however, receive benefits in the form of free or discounted research, products or services. This is considered to be a conflict of interest, as it may create an incentive for a firm to recommend a custodian based on these factors. You are always free to select a custodian of your choosing, and you may decline to use a custodian we recommend.

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## **Soft Dollars**

All compensation paid to Concierge Financial Planning, Inc. is paid directly by Client. Advisor may receive non-cash benefits from discount brokers recommended to Clients. These benefits may include electronic client statements and discounts on investment research, educational materials and software. It is the Advisor's policy to restrict non-cash (soft dollar) compensation to products and services that directly enhance their ability to render quality advice to Clients.

Concierge Financial Planning receives the benefits of discounts negotiated by the Garrett Planning Network on products and services that enhance the ability of the Advisor to render quality advice to Clients.

Advisor may partner with other registered investment advisory financial planning firms, discount brokers, mutual funds companies and other financial institutions to sponsor public education seminars. All financial educational seminars are provided to the public at no cost and do not involve the sale of any investment products, but are purely educational. Any cash benefits received from sponsorship partners is used to off-set the expenses associated with bringing the financial education seminars to the public. Such expenses would include ads in local newspapers, conference room rentals, seminar material, etc. All sponsors share in expenses. All financial educational seminars presented to the general public are non-profit in nature.

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## **Order Aggregation**

The firm does not trade on clients' behalf.

## **Item 13 – Review of Accounts**

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### **Periodic Reviews**

Clients are encouraged to review Advisor's financial planning services on an annual basis for the purpose of reviewing and updating Advisor's previous recommendations and/or services. Moreover, each Client is advised that it remains their responsibility to promptly notify Concierge Financial Planning if there is ever any change in their financial situation or investment objectives for the purpose of reviewing/evaluating/revising Advisor's previous recommendations and/or services. Reviews are performed by the firm's principal, Ann Minnium, CFP®.

Portfolio "Snapshot" reports are provided when Concierge Financial Planning is engaged to provide asset allocation or investment advice. The firm does not provide on-going performance reporting. Clients will receive account statements directly from mutual fund companies and/or brokerage companies in which they hold investments. These statements are typically provided on a monthly or quarterly basis and as transactions occur. The engagement terminates upon the delivery of the plan or advice to Client. No on-going or automatic reviews are provided by Concierge Financial Planning, LLC. Financial Planning recommendations are provided to the Client at the time of engagement and when a subsequent request for advice is initiated by the Client.

## **Item 14 – Client Referrals and Other Compensation**

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### **Incoming Referrals**

Concierge Financial Planning, LLC has been fortunate to receive many client referrals. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

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## **Referrals Out**

Concierge Financial Planning, LLC does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

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## **Other Compensation**

Concierge Financial Planning, LLC may receive benefits in the form of free or discounted research, products or services. This is considered to be a conflict of interest, as it may create an incentive for a firm to recommend a custodian based on these factors. You are always free to select a custodian of your choosing, and you may decline to use a custodian we recommend.

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## **Item 15 – Custody**

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### **Account Statements**

All assets are held at qualified custodians, which mean the custodians provide account statements directly to clients at their address of record at least quarterly. You should promptly and carefully review every account statement you receive from your selected custodian and address any questions or concerns you have right away.

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## **Item 16 – Investment Discretion**

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### **Discretionary Authority for Trading**

Concierge Financial Planning, LLC does not accept discretionary authority to manage securities accounts on behalf of clients.

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## **Item 17 – Voting Client Securities**

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### **Proxy Votes**

Concierge Financial Planning, LLC does not vote proxies on clients' securities. You will receive proxy voting ballots directly from securities issuers. Clients are expected to vote their own proxies as well as make all other elections relative to mergers, acquisitions, tender offers or other events pertaining to the client's investment assets. We do not offer advice on how clients should vote proxies.

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## **Item 18 – Financial Information**

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### **Financial Condition**

Concierge Financial Planning, LLC does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients, nor does it have any financial condition that would require further disclosure.

A balance sheet is not required to be provided because Concierge Financial Planning, LLC 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 – Information for State-Registered Advisors**

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### **Arbitration Awards/Sanctions/Financial Matters**

There have been neither arbitration awards nor any sanctions or other matter in which the firm or Ann Minnium, CFP® has been found liable in any civil, self-regulatory or administrative proceeding. Neither Ms. Minnium nor the firm has been the subject of a bankruptcy petition at any time.

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### **Information Security Program**

Concierge Financial Planning, LLC maintains an information security program to reduce the risk that your personal and confidential information may be breached.

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### **Privacy Notice**

Concierge Financial Planning, LLC is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

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

With your permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, 908-756-3553, mail, fax, [ann@conciergefcp.com](mailto:ann@conciergefcp.com), or in person. We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

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

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this Privacy Notice to you annually, in writing.

# Brochure Supplement (Part 2B of Form ADV)

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## Education and Business Standards

Concierge Financial Planning, LLC requires that advisors in its employ have a bachelor's degree and further coursework (such as a Certificate of Financial Planning, MBA, or JD) demonstrating knowledge of financial planning and tax planning. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

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## Professional Certifications

Employees may 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.
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## Education and Business Experience

Name: Ann L. Minnium

Year of Birth: 1965

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## Education

Retirement Income Certified Professional® (RICP®) designation, The American College of Financial Services  
Fairleigh Dickinson University, Madison, NJ, Financial Planning Certificate Program

Morgan Finance Program, JP Morgan, New York, NY

Williams College, Williamstown, MA, BA History

CFP® Certification Examination-Passed

Securities Registration - NASAA Series 65/Uniform Investment Adviser Law Examination-Passed

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## Experience

Concierge Financial Planning, LLC, Scotch Plains, NJ Founder and Principal (07/09-Present)

Athena Investment Club (2009-Present) General Partner and Treasurer

AARP, Somerset County Money Management Volunteer (2009-2011)

Wardlaw-Hartridge School Parents' Association, Edison, NJ 9/2000-Present Treasurer (6/08-6/10).

Assistant Treasurer (6/11-Present), Vice President, Secretary, Events Chairman (9/2000-6/08)

Bankers Trust Company, Hong Kong 4/94-6/95. Vice President, Capital Market

Bankers Trust Company, New York, NY 2/89-4/94. Vice President

Retirement Derivatives (7/93-4/94)

Capital Markets (2/89-4/90),(7/91-6/93)

Asset Derivatives (5/90-6/91) Product Manager and Trader of synthetic fixed and floating rate securities.

JP Morgan, New York, NY 7/87-1/89. Associate

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### **Disciplinary Information**

Neither the firm nor any associated person has any known disciplinary history that would require disclosure.

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### **Other Business Activities**

Ann Minnium, founder and principal of Concierge Financial Planning, LLC, is a general partner in an investment club general partnership, The Athena Investment Club. The club's objective is to invest in the markets for profit, fun, and education. Ann is the club Treasurer; she directs the club and educates its members on the financial markets and investing.

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### **Additional Compensation**

Firm employees do not accept or receive additional economic benefit (i.e., sales awards or other prizes) for providing advisory services to its clients.

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### **Supervision**

Ann Minnium serves in multiple capacities with the firm: Managing Member, Firm Principal, Financial Planner and Investment Advisor Representative. The firm recognizes that not having all organizational duties segregated may potentially create a conflict of interest. The firm does, however, employ policies and procedures to ensure timely, accurate record keeping and supervision, including the outsourcing of certain functions to qualified entities to assist these efforts when necessary.

Questions relative to the firm, staff, its services, or this ADV Part 2 and its attached Advisory Personnel Brochure Supplement may be made to the attention of Ms. Ann Minnium at (908) 756-3553. Additional information about the firm, other advisory firms, or an associated representative is available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). A search for firms or associated personnel can be accompanied by name or by firm identifier known as an IRD/CRD number. The IRD/CRD number for Concierge Financial Planning, LLC is 151258.

The business and disciplinary history of an investment advisory firm and its representatives may also be obtained by calling the New Jersey Bureau of Securities at (973) 504-3600.

### **Arbitration Claims**

None

### **Self-Regulatory Organization or Administrative Proceeding**

None

### **Bankruptcy Petition**

None



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## Professional Designations

**Retirement Income Certified Professional® (RICP®):** The RICP® credential is designed to provide advanced level knowledge on retirement income planning. The curriculum includes three required, college-level courses covering topics such as identification of retirement income needs and sources, taxation and estate issues, risk mitigation, and integration of savings, investments and insurance solutions to meet clients' retirement objectives. Designees must meet experience, continuing education and ethics requirements. The credential is awarded by The American College®, a non-profit educator with an 85-year heritage and the top level of academic accreditation.