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Part 2A & B of Form ADV: Firm Brochure

Dated: March 20, 2011



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This Brochure provides information about the qualifications and business practices of Erin Baehr. If you have any questions about the contents of this Brochure, please contact us at: 570-223-1550 and/or ebaehr@baehrfinancial.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.

Erin Baehr is a Commonwealth of Pennsylvania registered investment advisor. Registration of an investment advisor does not imply any level of skill or training. The oral and written communications of an advisor provide you with information about which you determine to hire or retain an advisor.

Additional information about Erin Baehr is available on the SEC's website at www.Adviserinfo.sec.gov.

Item 2 - Material Changes

On July 28, 2010, the United State Securities and Exchange Commission published “Amendments to Form ADV” which amends the disclosure document that all registered investment advisors provide to clients. This Brochure dated March 20, 2011 is a new document prepared in accordance with the revisions to Form ADV Part 2. The amended Form ADV 2 has been adopted for use by the Commonwealth of Pennsylvania.

In the future, this Item will discuss only specific material changes that are made to the Brochure and provide clients with a summary of such changes. We will also reference the date of our last annual update of our brochure.

We will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 90 days of the close of our business’ fiscal year. We may further provide other ongoing disclosure information about material changes as necessary. We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting Erin Baehr at 570-223-1550 or ebaehr@baehrfinancial.com. Our Brochure is also available on our web site www.BaehrFinancial.com, free of charge.

Additional information about Erin Baehr is available via the SEC’s web site www.adviserinfo.sec.gov. The SEC’s web site also provides information about any persons affiliated with Baehr Family Financial, LLC who are registered, or are required to be registered, as investment adviser representatives of Baehr Family Financial, LLC.

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Item 4 – Advisory Business

Firm Description

Baehr Family Financial, LLC (BFF), was established in 2007.

BFF is a fee-only holistic financial planning firm that specializes in providing personalized, confidential financial planning and investment management to individuals. BFF serves as the trusted guide for providing clients means to identify their personal financial objectives; find solutions to their financial problem areas; design and simplify their cash flow, perform tax planning as well as individual tax preparation, advising on financial risk and investment allocations, retirement planning, insurance and estate planning. All services are tailored to the client's unique objectives. BFF does not sell insurance or investment products, nor does it accept commission as a result of any product recommendations. BFF does not pay referral or finder's fees, nor does it accept such fees from other firms.

Principal Owners

BFF is solely owned and operated by Erin A Baehr, CFP®, EA.

Types of Advisory Services

Baehr Family Financial, LLC provides the following types of services:

1. Full Retainer Agreement: a Full Retainer Agreement provides holistic/comprehensive financial planning for a fixed annual fee. The client agrees to an ongoing relationship with BFF in the financial areas of their life.

The goals and objectives of each client are retrieved and documented. Recommendations provided are uniquely individual to the client and their current situation. Detailed investment advice and specific recommendations are provided as part of this process. Implementation of the recommendations is always at the discretion of the client.

During the **Initial Year** there are a number of meetings covering from five to ten client-relevant topics (see list below). Usually each topic is covered in a separate meeting. If requested the number of meetings can be reduced by combining several topics in one longer appointment. Meetings be held face-to-face or via secure computer link and/or telephone lines. Business development and/or education funding may also be included where appropriate. Implementation services are provided as needed.

- Tax preparation
- Budgeting and cash flow
- Tax planning
- Record-keeping
- Inventory of client assets
- Retirement planning
- Portfolio analysis
- Goal setting
- Develop asset allocation strategies
- Estate planning review
- Investment Selection
- Small business planning
- Insurance analysis
- Education planning
- Analysis of employee benefits

In **Renewal Years** the number of meetings is typically 3-4, and appointment topics will depend on what is appropriate for the client:

- Tax planning & Tax preparation
- Goal setting/review
- Investment review/update
- Rebalancing of assets
- Financial planning and/or any financial services as requested or needed by client

2. Project Retainer: Project Retainer services are narrower in scope as compared to the Open Retainer and usually focus on one or more of the following areas: goal setting, asset/liability analysis, tax planning, cash flow management, investment review, retirement planning, risk management, estate planning and record keeping. The service includes various client consultations as well as written and/or oral recommendations resulting from such consultations. The Project Retainer does not constitute a comprehensive financial planning engagement. As such, follow-up advice and/or implementation assistance is provided only on a limited basis following the completion of the Project Retainer agreement. The fee for a Project Retainer is determined in advance, based on the scope and complexity of the project.
 - a. Financial Review: A Financial Review consists of a two or three hour review of up to three financial planning questions selected in advance by the client. Telephone or email follow-up services are provided for 30 days following the Financial Review.
 - b. Mini Retainer: A Mini Retainer consists of four meetings addressing specific, selected areas of financial planning. It does not constitute a comprehensive financial planning engagement, but may span up to a calendar year.
 - c. Tax Preparation: Tax preparation work is included in the Full Retainer Agreement. It is also available on a selective basis as a standalone project.
 - d. Custom Project: A custom project is built based on the needs and wishes of the client. It is typically designed to cover one to three specific issues or topics, and the fee varies according to complexity and scope.
3. Hourly Planning: Hourly planning services consist of “working sessions,” in which clients and planner spend time working on financial issues during meetings that are billed by the hour, in fifteen minute increments. Additional work done by planner outside of the meeting is also billable.

Item 5 – Fees and Compensation

Open Retainer

Initial Year of Open Retainer: \$1,800 to \$20,000

Renewal Years of Open Retainer: \$1,800 to \$12,000

Fees are calculated annually and payable quarterly or monthly, in advance. Fees are calculated based on the client(s) total income, assets, and overall complexity of their financial situation.

Add-ons, credits, and miscellaneous adjustments: A charge of up to \$150 may be assessed for each amended tax return prepared, if applicable. A charge of up to \$100 per return may be assessed for additional tax returns prepared for dependents of the client. Credits and miscellaneous adjustments may be applied at Advisor's sole discretion, as appropriate.

Project Retainer

Services under the custom Project Retainer are typically provided on a flat-fee basis. Advisor may negotiate an hourly fee of up to \$75- \$200 per hour for specific project requests. Fees are dependent upon complexity and scope of the project, with a minimum for very basic projects of \$375. Fees for Project Retainers are payable one-half at time of engagement with the balance due in full at completion of the engagement.

Mini Retainer

Services under the mini retainer range from \$1,200 to \$2,000, and are billed quarterly or monthly, in advance.

Financial Review

The cost for a Financial Review is a flat fee of \$675, with one-half payable upon engagement and the balance due at completion.

Hourly Planning

Services billed under hourly planning are billed at hourly fees up to \$75 to \$200 per hour. Fees are payable at time of service. In the event of multiple client meetings within a month, advisor may bill monthly instead.

Payment Terms

Investment advisory portion of fees does not exceed \$500, unless specifically provided. The balance of fee is for the other services listed above. Fees are negotiable, and advisor reserves right to work on pro bono or reduced fee basis under certain circumstances.

Fees for project retainers, hourly engagements, mini retainers, and financial reviews may be credited toward an initial year open retainer fee if client signs open retainer agreement within six months.

Clients may pay by check, credit/debit card, or in some cases by debiting investment accounts.

Regarding fees debited from client accounts: In those cases where Baehr Family Financial debits fees, BFF possesses written authorization from the client to deduct advisory fees from an account held by a qualified custodian; BFF sends the qualified custodian written notice of the amount of the fee to be deducted from the clients account; and BFF sends the client a written invoice itemizing the fee, including any formulae used to calculate the fee, the time period covered by the fee and the amount of assets under management on which the fee was based. BFF will not deduct fee until client returns the invoice granting signed permission to deduct fee. In most cases, fee is not based on amount of assets under management, but is strictly a flat retainer fee, as that is how BFF calculates client fees.

Baehr Family Financial, LLC is a fee-only financial advisory firm and does not sell investment or insurance products. Unless specifically requested and authorized in writing by Client (with such request accepted by Advisor), Advisor does not execute recommendations on behalf of clients. Clients are responsible, but under no obligation, to implement any recommendations made by Advisor.

In addition to Advisor's fee, clients may incur certain other fees and charges to implement Advisor's recommendations. Additional charges and fees will be imposed by custodians, brokers, third party investment and other third parties, such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to the Advisor's fee.

The client may terminate an engagement by providing written notice within five days of signing a retainer agreement. Additionally, either party may terminate an agreement, without penalty, at any time upon 30 days written notice. Any prepaid but unearned fees will be promptly refunded by Advisor. Any fees that have been earned but not yet paid by Client will be due and payable. Whether fees have been earned or unearned will be determined by Advisor in Advisor's sole discretion.

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

Advisor does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 – Types of Clients

BFF provides holistic financial planning and investment advisory services primarily individuals and families. We strive to work with people from all different walks of life. As such, we maintain no minimum net-worth or asset requirements. As discussed above, your chosen relationship agreement and fee will be based upon your individual circumstances.

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

The main sources of information Advisor may rely upon when researching and analyzing securities will include traditional research materials such as financial newspapers and magazines, annual reports, prospectuses, filings with the SEC, as well as research materials prepared by others, company press releases and corporate rating services. Advisor also subscribes to various professional publications deemed to be consistent and supportive of Advisor's investment philosophy.

Moreover, Advisor approaches investment portfolio analysis and implementation based on internal factors such as your tax situation, overall risk tolerance, current financial situation, and your personal goals and aspirations. After identifying these items, your portfolio will be structured around your individual needs, while minimizing negative effects of external factors, such as interest rates, market performance, and the economy as a whole.

In general, Advisor recommends no-load mutual funds (i.e., mutual funds that have no sales fees), exchange traded funds, U.S. government securities, money market accounts, certificates of deposit, and individual bonds (corporate, agency and municipal). However, in the course of providing investment advice, Advisor may address issues related to other types of assets that you may already own. Any other products that may be deemed appropriate for you will be discussed, based upon your goals, needs and objectives.

Any investing in securities involves risk of loss that clients should be prepared to bear. While Advisor will use its best judgment and good faith efforts in rendering services to client, not every investment decision or recommendation made by Advisor will be profitable. Advisor cannot warrant or guarantee any particular level of account performance, or that an Account will be profitable over time. Client assumes all market risk involved and understands that investment decisions are subject to various market, currency, economic, political and business risks.

Item 9 – Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Baehr Family Financial, LLC or the integrity of BFF's management. Advisor has no information to disclose applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

Advisor is a member of the Alliance of Cambridge Advisors (ACA). This non-profit organization provides training and support through an alliance of fee-only comprehensive financial advisors. As a member of the ACA, Advisor has the right to use proprietary products and systems designed by the ACA. The ACA offers education in the form of in-person, web- and tele-conferences (which may provide continuing education credits) and services produced by collaborative efforts of the fee-only financial advisors.

Advisor is also a member of the National Association of Personal Financial Advisors (NAPFA), which requires that its members are fee-only and obtain a minimum of 60 continuing education credits every two years.

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

Baehr Family Financial, LLC seeks to avoid material conflicts of interest. Accordingly, neither Advisor nor its investment advisor representatives nor its team members receive any third party direct monetary compensation (i.e., commissions, 12b-1 fees, or other fees) from brokerage firms (custodians) or mutual fund companies.

However, some additional services and non-direct monetary or other forms of compensation may be offered and provided to Advisor as a result of its relationships with custodian(s) and/or providers of mutual fund products. For example, Advisor's representatives and employees may be invited to attend educational conferences and/or entertainment events sponsored by such brokerage firms or custodians or mutual fund

companies. Advisor believes that the services and benefits provided to it by brokerage firms (custodians) and mutual fund providers do not materially affect the investment management recommendations made to clients. However, in the interest of full disclosure of any potential conflicts of interest, we discuss the possible conflicts herein.

Although Advisor believes that its business methodologies, ethics rules, and adopted policies are appropriate to eliminate, or at least minimize, potential material conflicts of interest, and to appropriately manage any material conflicts of interest that may remain, clients should be aware that no set of rules can possibly anticipate or relieve all potential material conflicts of interest. In any event, Advisor will disclose to advisory Clients any material conflict of interest relating to Advisor, its representatives, or any of its employees which could reasonably be expected to impair the rendering of unbiased and objective advice.

Our Code of Ethics

Advisor has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons of Advisor must acknowledge the terms of the Code of Ethics annually, or as amended.

Baehr Family Financial, LLC and its investment advisor representatives and employees shall always:

- As a fiduciary, act in the best interests of each and every Client;
- Act with integrity and dignity when dealing with Clients, Prospects, and others;
- Strive to maintain and continually enhance our high degree of professional education regarding all aspects of personal financial planning; and
- Seek at all times to preserve our firm's independence and to maintain our complete objectivity with respect to our advisory services and each recommendation made to our Clients.

- Protect the confidentiality of client's personal information as described in the Advisor's privacy policy

Participation or Interest in Client Transactions and Personal Trading

BFF does not currently participate in securities in which it has a material financial interest. Advisor and its related persons, as a matter of policy, do not recommend to clients, or buy or sell for client accounts, securities in which the firm or its related persons has a material financial interest.

Advisor or individuals associated with Advisor may buy and sell some of the same securities for its own account that Advisor buys and sells for its Clients. When appropriate the Advisor will purchase or sell securities for Clients before purchasing or selling the same securities for Advisor's own account. In some cases Advisor may buy or sell securities for its own account for reasons not related to the strategies adopted by the Advisor's Clients. The Code of Ethics is designed to assure that the personal securities transactions will not interfere with making decisions in the best interest of advisory clients while at the same time, allowing employees to invest for their own accounts.

Certain classes of securities, such as open ended mutual funds, are designated as exempt transactions, meaning employees may trade these without prior permission because such trades would not materially interfere with the best interest of Advisor's clients. Nonetheless, because the Code of Ethics permits employees to invest in the same securities as clients, there is a possibility that employees might somehow benefit from the market activity of a client. Accordingly, when applicable, Employee trading is monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between Advisor and its clients.

Advisor will disclose to advisory Clients any material conflict of interest relating to Advisor, its representatives, or any of its employees which could reasonably be expected to impair the rendering of unbiased and objective advice. Advisor will notify Clients in advance of its policies in respect to officers trading for their own account including the potential conflict of interest that arises when recommending securities to Clients in which Advisor or its principal holds a position.

Item 12 – Brokerage Practices

Selecting Brokerage Firms

Baehr Family Financial, LLC does not have any affiliation with product sales firms. Specific custodian recommendations are made to clients based on their need for such services. BFF recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates, but never requires its clients utilize any given custodian/broker-dealer.

BFF recommends discount brokerage firms and trust companies (qualified custodians), such as Scottrade, Shareholders Services Group, or Vanguard. BFF has custodial relationships with Scottrade and Shareholders Services Group.

Baehr Family Financial, LLC *DOES NOT* receive fees or commissions from any of these arrangements.

Best Execution

In recommending a broker dealer for specific trades, BFF will generally seek “best execution”. Factors considered include, but are not limited to, the broker-dealers facilities, costs, reliability and financial responsibility, the ability of the broker-dealer to effect transactions, and the research and related brokerage services provided to you and/or BFF.

Soft Dollars

Baehr Family Financial, LLC receives occasional small gifts from firms that are recommended to clients, but all at a de minimus level (i.e. there is minimal value to the firm or its employees).

Order Aggregation

Whenever possible, BFF will aggregate trades so as to minimize trade costs to clients. Since there are no assets under management, this occurs **very infrequently** and most trades are placed on an individual basis with minimal, if any trading fees.

Item 13 - Review of Accounts

Periodic Reviews and Triggers

Account reviews for Open Retainer clients are performed at least annually. Erin A. Baehr, CFP®, EA is responsible for regularly reviewing and reassessing financial recommendations made to Clients. Clients can view the Supplemental Brochure (Form ADV Part2B) for Erin A. Baehr, CFP®, EA in Item 19 of this document. Account reviews may be performed more frequently when client situations dictate.

Regular Reports

For Open Retainer clients Baehr Family Financial, LLC makes written recommendations at the conclusion of an appointment summarizing the topic discussed, recommendations presented and outcome where appropriate.

If you, as a client, have any brokerage accounts, including those at Scottrade and Shareholders Services Group, you will receive monthly or quarterly statements from your custodians, either in paper or electronic form pertaining to your account(s).

Item 14 - Client Referrals and Other Compensation

Baehr Family Financial, LLC is a fee-only financial planning firm and does not sell insurance or investment products, nor does it accept commissions as a result of any product recommendations. Advisor does not pay referral or finder's fees, nor does it accept such fees from other firms.

Item 15 - Custody

Advisor does not have custody over Client funds and securities. Accordingly, Advisor shall have no liability to the Client for any loss or other harm to any property in the account.

Clients will receive at least quarterly statements from the broker-dealer, bank or other qualified custodian that holds and maintains client's investment assets. Baehr Family Financial LLC urges all clients to carefully review such statements and compare such official custodial records to any statements that we may provide to you. Advisor may also provide clients with periodic reports on client's account. These reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16 - Investment Discretion

At the client's request, Baehr Family Financial, LLC may execute the sale and/or purchase of investments where authorized to do so by you on a non-discretionary basis. Non-discretionary refers to the requirement to obtain your express permission and approval, on each individual trade. Although you may wish to sign a written Limited Power of Attorney with Scottrade or Shareholders Services Group, your Open Retainer Agreement specifically prohibits us from making trades in client accounts without such having obtained agreement on the trade beforehand.

Limited Power of Attorney

A limited power of attorney is a trading authorization. Clients often sign a limited power of attorney so that we may execute the trades that the client has approved.

Item 17 – Voting Client Securities

As a matter of firm policy and practice, Baehr Family Financial LLC does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. At the request of a client, Advisor may provide advice to clients regarding the clients' voting of proxies.

Item 18 – Financial Information

Registered investment Advisors are required to provide you with certain financial information or disclosures about their financial condition. Advisor has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

Item 19 – Requirements for State-Registered Advisors

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

Baehr Family Financial, LLC requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, a CFP®, a CFA, a ChFC, JD, CTFA, EA or CPA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

Advisor Erin Baehr, CFP®, EA

- Date of birth: March 27, 1966

Educational Background:

- BS Liberal Arts with Financial Planning Concentration
Exelsior College, 2006

Professional Credentials:

- Chartered Financial Consultant, The American College, 2006
- Certified Financial Planner™, Certified Financial Planner Board of Standards, 2007
- Enrolled Agent, Enrolled to practice before the Internal Revenue Service, 2007
- Certified Divorce Financial Analyst, Institute for Divorce Financial Analysts, 2008

Applicable Business Experience:

- 2007- present Owner and Advisor, Baehr Family Financial, LLC
- 2003-2007 Registered Representative, New England Financial
- 2001-2008 Tax Consultant, College Hill Tax Preparation

Disciplinary Information: none applicable

Other Business Activities:

- Personal Finance Columnist, Pocono Record
- Personal Financial Counselor, Military and Family Life Consultant Program

Additional Compensation: None

Supervision: Not applicable.

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

Neither Advisor nor any management personnel of Advisor 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.

Details on Professional Designations and Organizations

CERTIFIED FINANCIAL PLANNER™ Professional

- The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).
- The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification.
- It is recognized in the United States and a number of other countries for its
 - (1) high standard of professional education;
 - (2) stringent code of conduct and standards of practice; and
 - (3) ethical requirements that govern its professional engagements with clients.
- Currently, more than 62,000 individuals have obtained CFP® certification in the United States.
- To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
 - Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
 - Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
 - Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.
- Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:
 - Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
 - Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

- CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Enrolled Agent (EA)

An Enrolled Agent (EA) is a federally-authorized tax practitioner who has technical expertise in the field of taxation and who is empowered by the U.S. Department of the Treasury to represent taxpayers before all administrative levels of the Internal Revenue Service for audits, collections, and appeals. "Enrolled" means to be licensed to practice by the federal government, and "Agent" means authorized to appear in the place of the taxpayer at the IRS. Only Enrolled Agents, attorneys, and CPAs may represent any taxpayer before the IRS. The Enrolled Agent profession dates back to 1884 when, after questionable claims had been presented for Civil War losses, Congress acted to regulate persons who represented citizens in their dealings with the U.S. Treasury Department. The license is earned in one of two ways: by passing a comprehensive examination which covers all aspects of the tax code, or having worked at the IRS for five years in a position which regularly interpreted and applied the tax code and its regulations. All candidates are subjected to a rigorous background check conducted by the IRS.

In addition to the stringent testing and application process, the IRS requires Enrolled Agents to complete 72 hours of continuing professional education, reported every three years, to maintain their Enrolled Agent status. Because of the knowledge necessary to become an Enrolled Agent and the requirements to maintain the license, there are only about 46,000 practicing Enrolled Agents. Unlike attorneys and CPAs, who may or may not choose to specialize in taxes, all Enrolled Agents specialize in taxation. Enrolled Agents receive their right to practice from the U.S. government (CPAs and attorneys are licensed by the states). Enrolled Agents are required to abide by the provisions of the Department of Treasury's Circular 230, which provides the regulations governing the practice of Enrolled Agents before the IRS.

NAPFA (National Association of Personal Financial Advisors) Registered Financial Advisor

As stated on the NAPFA website:

“Individuals in the financial planning industry join NAPFA to enhance their skills, market their services and be a part of a collective, influential voice on matters that impact consumers and the profession. Professionals who become NAPFA Registered Financial Advisors are committed to the three primary ideals of NAPFA:

- 1) The belief that clients are best served by a comprehensive approach to financial planning.
- 2) The highest levels of competency must be achieved and maintained.
- 3) Fee-Only compensation and a fiduciary relationship are vital to placing the interests of the client above all others.”

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No supervised persons to report.