

Item 1 Cover Page

A.

Ted Stephen Halpern

Halpern Financial, Inc.

ADV Part 2B, Brochure Supplement

Dated: March 22, 2021

Contact: Melissa Sotudeh, Chief Compliance Officer

20365 Exchange Street, Suite 200

Ashburn, Virginia 20147

B.

This Brochure supplement provides information about Ted Stephen Halpern that supplements the Halpern Financial, Inc. (“Halpern Financial”) Brochure; you should have received a copy of that Brochure. Please contact Melissa Sotudeh, Chief Compliance Officer, if you did *not* receive Halpern Financial’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Ted Stephen Halpern is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Ted Stephen Halpern was born in 1968. Mr. Halpern graduated from the University of Maryland, with a Bachelor of Science degree in Finance. Mr. Halpern has been President of Halpern Financial, Inc. since May of 1993.

Mr. Halpern became a Registered Financial Consultant (RFC) on January 1997. The RFC designation is awarded by the International Association of Registered Financial Consultants (IARFC) to financial advisors who meet high standards of education, experience and integrity. Prior to obtaining the RFC designation, a candidate must attain either a professional designation (i.e. Chartered Life Underwriter, Chartered Financial Consultant and Certified Financial Planner) or have earned a bachelor or graduate degree in financial planning, have four (4) years of experience, pass an examination and subscribe to the IARFC Code of Ethics. The comprehensive RFC examination covers a wide range of subject matter: Principles of Personal Finance, Debt and Cash Flow Management, Employee and Government Benefits, Annuities, Securities, Investments and Asset Allocation, Life, Health and Casualty Insurance, Education and Special

Needs Funding, Estate Planning, Survivor Income Needs Analysis, and Retirement Income. In addition, designees must agree to devote a minimum of forty (40) hours per year to continuing professional education in the field of personal finance and professional practice management.

Mr. Halpern became an Accredited Asset Management Specialist (AAMS[®]) on September 1997. The AAMS[®] is awarded by the College for Financial Planning to investment professionals who complete its 12-module AAMS[®] Professional Education Program, pass an examination, commit to a code of ethics and agree to pursue continuing education. Continued use of the AAMS[®] designation is subject to ongoing renewal requirements. Every two (2) years the designee must renew their right to continue using the AAMS[®] designation by completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct.

Mr. Halpern became a Chartered Retirement Planning Counselor (CRPC[®]) in January 2001. The College of Financial Planning[®] awards the CRPC[®] designation awarded to applicants who complete the CRPC[®] professional education program, pass a final examination, commit to a code of ethics and agree to pursue continuing education. Continued use of the CRPC[®] designation is subject to ongoing renewal requirements. Every two (2) years the designee must renew their right to continue using the CRPC[®] designation by completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct.

Mr. Halpern has been an Accredited Wealth Management AdvisorSM (“AWMA[®]”) since May 2007. AWMA[®] is a professional designation administered by the College for Financial Planning. Candidates receive training in investment for retirement, strategies for small business owners, the management of deferred compensation plans, insurance, estate planning, asset protection, and tax reduction issues. Candidates are required to complete a final examination testing these topics. All candidates are subject to ongoing ethics and educational requirements.

Mr. Halpern became an ACCREDITED INVESTMENT FIDUCIARY[®] (AIF[®]) in 2019. The AIF Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. Mr. Halpern is not actively engaged in any investment-related business or occupation.
- B. Mr. Halpern is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

As an owner of Halpern Financial, Mr. Halpern's compensation is indirectly contingent on the number of clients he and other advisers refer to the firm, the performance of client accounts, and the addition of investment assets to current client accounts.

Item 6 Supervision

Halpern Financial provides investment advisory and supervisory services in accordance with its Rule 206(4)-7 policies and procedures manual. The primary purpose of Halpern Financial's policies and procedures manual is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). Halpern Financial's Chief Compliance Officer, Melissa Sotudeh, is primarily responsible for implementation of Halpern Financial's policies and procedures under the Act. Ms. Sotudeh is available at (240) 268-1000.

Item 1 Cover Page

A.

Kirsty Jane Peev

Halpern Financial, Inc.

ADV Part 2B, Brochure Supplement

Dated: March 22, 2021

Contact: Melissa Sotudeh, Chief Compliance Officer

20365 Exchange Street, Suite 200

Ashburn, Virginia 20147

B.

This Brochure supplement provides information about Kirsty Jane Peev that supplements the Halpern Financial, Inc. (“Halpern Financial”) Brochure; you should have received a copy of that Brochure. Please contact Melissa Sotudeh, Chief Compliance Officer if you did *not* receive Halpern Financial’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Kirsty Jane Peev is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Kirsty Jane Peev was born in 1978. Ms. Peev graduated from Edinburgh University, with a Degree of Bachelor of Education Ms. Peev has been employed as a Portfolio Manager of Halpern Financial, Inc. since August 2002.

Ms. Peev has been a CERTIFIED FINANCIAL PLANNER™ professional since January 2008. Certified Financial Planner Board of Standards, Inc. (“CFP Board”) owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the “CFP® marks”). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board’s initial and ongoing certification requirements.

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 professional engagements with clients. Currently, more than 88,000 individuals have obtained CFP® certification.

Currently to attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete a 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 or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor’s Degree from an accredited college or university. CFP Board’s financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, 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 – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements ; and
- Ethics – Agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct*, which put clients’ interest first; acknowledge CFP Board’s right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual’s background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual’s employer or firm.

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 accepted by the CFP Board 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 – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s *Code of Ethics and Standards of Conduct* and to acknowledge

CFP Board's right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.

- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

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.

You may [verify an individual's CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual's certification status, CFP Board's disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA'S BrokerCheck](#) and the [SEC's Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

Ms. Peev became an ACCREDITED INVESTMENT FIDUCIARY® (AIF®) in 2019. The AIF Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. Ms. Peev is not actively engaged in any investment-related business or occupation.
- B. Ms. Peev is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

Halpern Financial provides investment advisory and supervisory services in accordance with its Rule 206(4)-7 policies and procedures manual. The primary purpose of Halpern Financial's policies and procedures manual is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). Halpern Financial's Chief Compliance Officer, Melissa Sotudeh, is primarily responsible for implementation of Halpern Financial's policies and procedures under the Act. Ms. Sotudeh is available at (240) 268-1000.

Item 1 Cover Page

A.

Melissa Guevara Sotudeh

Halpern Financial, Inc.

ADV Part 2B, Brochure Supplement

Dated: March 22, 2021

Contact: Melissa Sotudeh, Chief Compliance Officer

20365 Exchange Street, Suite 200

Ashburn, Virginia 20147

B.

This Brochure supplement provides information about Melissa Guevara Sotudeh that supplements the Halpern Financial, Inc. (“Halpern Financial”) Brochure; you should have received a copy of that Brochure. Please contact Melissa Sotudeh, Chief Compliance Officer if you did *not* receive Halpern Financial’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Melissa Guevara Sotudeh is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Melissa Guevara Sotudeh was born in 1965. Ms. Sotudeh graduated from the University of Texas with a Bachelor of Arts degree in Economics and from the Thunderbird School of Global Management with a Master of Business Administration degree in International Finance. Ms. Sotudeh has been employed as a Wealth Advisor of Halpern Financial, Inc. since November 2013. She has been Halpern Financial, Inc.’s Chief Compliance Officer since January 2015 and became its Director of Advisory Services in January 2019. From March 2009 to October 2013, Ms. Sotudeh was an Investment Adviser Representative with Warner Financial, Inc., and from March 2006 to March 2009, she was a Financial Planner with Warner Financial, Inc. Ms. Sotudeh was a registered representative with Cambridge Investment Research, Inc. from August 2009 to October 2013 and with Mutual Service Corporation from June 2006 to August 2009.

Ms. Sotudeh has been a CERTIFIED FINANCIAL PLANNER™ professional since 2010. Certified Financial Planner Board of Standards, Inc. (“CFP Board”) owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the “CFP® marks”). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board’s initial and ongoing certification requirements.

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 professional engagements with clients. Currently, more than 88,000 individuals have obtained CFP® certification.

Currently to attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete a 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 or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor’s Degree from an accredited college or university. CFP Board’s financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, 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 – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements ; and
- Ethics – Agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct*, which put clients’ interest first; acknowledge CFP Board’s right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual’s background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual’s employer or firm.

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 accepted by the CFP Board 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 – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s Code of Ethics and Standards of Conduct and to acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.
- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

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.

You may [verify an individual's CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual’s certification status, CFP Board’s disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA’S BrokerCheck](#) and the [SEC’s Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

Ms. Sotudeh became an ACCREDITED INVESTMENT FIDUCIARY® (AIF®) in 2019. The AIF Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. Ms. Sotudeh is not actively engaged in any investment-related business or occupation.
- B. Ms. Sotudeh is not actively engaged in any non-investment-related business or occupation for compensation

Item 5 Additional Compensation

None.

Item 6 Supervision

Halpern Financial provides investment advisory and supervisory services in accordance with its Rule 206(4)-7 policies and procedures manual. The primary purpose of Halpern Financial's policies and procedures manual is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). Halpern Financial's Chief Compliance Officer, Melissa Sotudeh, is primarily responsible for implementation of Halpern Financial's policies and procedures under the Act. Ms. Sotudeh is available at (240) 268-1000.

Item 1 Cover Page

A.

Jennifer Mary Davis

Halpern Financial, Inc.

ADV Part 2B, Brochure Supplement

Dated: March 22, 2021

Contact: Melissa Sotudeh, Chief Compliance Officer

20365 Exchange Street, Suite 200

Ashburn, Virginia 20147

B.

This Brochure supplement provides information about Jennifer Mary Davis that supplements the Halpern Financial, Inc. (“Halpern Financial”) Brochure; you should have received a copy of that Brochure. Please contact Melissa Sotudeh, Chief Compliance Officer if you did *not* receive Halpern Financial’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Jennifer Mary Davis is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Jennifer Mary Davis was born in 1986. Ms. Davis graduated from the University of Maryland, with a Bachelors of Science degree in Finance. Ms. Davis has been employed as a Planning Consultant of Halpern Financial, Inc. since August 2015. From April 2012 through August 2015, Ms. Davis was an Associate Planner/Paraplanner with Connemara Fee Only Planning, LLC.

Ms. Davis has been a CERTIFIED FINANCIAL PLANNER™ professional since 2014. Certified Financial Planner Board of Standards, Inc. (“CFP Board”) owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the “CFP® marks”). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board’s initial and ongoing certification requirements.

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- Education – Complete a 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 or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor’s Degree from an accredited college or university. CFP Board’s financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, 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 – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements ; and
- Ethics – Agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct*, which put clients’ interest first; acknowledge CFP Board’s right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual’s background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual’s employer or firm.

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 accepted by the CFP Board 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 – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s Code of Ethics and Standards of Conduct and to acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.
- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

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Ms. Davis became an ACCREDITED INVESTMENT FIDUCIARY® (AIF®) in 2019. The AIF Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. Ms. Davis is not actively engaged in any investment-related business or occupation.
- B. Ms. Davis is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

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Item 1 Cover Page

A.

Aaron Wayne Clarke

Halpern Financial, Inc.

ADV Part 2B, Brochure Supplement

Dated: March 22, 2021

Contact: Melissa Sotudeh, Chief Compliance Officer

20365 Exchange Street, Suite 200

Ashburn, Virginia 20147

B.

This Brochure supplement provides information about Aaron Wayne Clarke that supplements the Halpern Financial, Inc. (“Halpern Financial”) Brochure; you should have received a copy of that Brochure. Please contact Melissa Sotudeh, Chief Compliance Officer if you did *not* receive Halpern Financial’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Aaron Wayne Clarke is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Aaron Wayne Clarke was born in 1992. He graduated from Virginia Tech, with a Bachelor of Science degree in Applied Economic Management with a concentration in Financial Planning. Mr. Clarke has been employed as a Wealth Advisor of Halpern Financial, Inc. since October 2018. From December 2015 through October 2018, Mr. Clarke was a registered representative of The Strategic Financial Alliance, Inc. and an Investment Adviser Representative of Acorn Financial Services, Inc.

Mr. Clarke has been a CERTIFIED FINANCIAL PLANNER™ professional since 2016 Certified Financial Planner Board of Standards, Inc. (“CFP Board”) owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the “CFP® marks”). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board’s initial and ongoing certification requirements.

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, 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 – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements ; and
- Ethics – Agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct*, which put clients’ interest first; acknowledge CFP Board’s right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual’s background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual’s employer or firm.

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- Ethics – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s Code of Ethics and Standards of Conduct and to acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.
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Mr. Clarke became an ACCREDITED INVESTMENT FIDUCIARY® (AIF®) in 2019. The AIF Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. Mr. Clarke is not actively engaged in any investment-related business or occupation.
- B. Mr. Clarke is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

Halpern Financial provides investment advisory and supervisory services in accordance with its Rule 206(4)-7 policies and procedures manual. The primary purpose of Halpern Financial's policies and procedures manual is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). Halpern Financial's Chief Compliance Officer, Melissa Sotudeh, is primarily responsible for implementation of Halpern Financial's policies and procedures under the Act. Ms. Sotudeh is available at (240) 268-1000.

Item 1 Cover Page

A.

Daniel Jon Trumbower

Halpern Financial, Inc.

ADV Part 2B, Brochure Supplement

Dated: March 22, 2021

Contact: Melissa Sotudeh, Chief Compliance Officer

20365 Exchange Street, Suite 200

Ashburn, Virginia 20147

B.

This Brochure supplement provides information about Daniel Jon Trumbower that supplements the Halpern Financial, Inc. (“Halpern Financial”) Brochure; you should have received a copy of that Brochure. Please contact Melissa Sotudeh, Chief Compliance Officer if you did *not* receive Halpern Financial’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Daniel Jon Trumbower is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Daniel Jon Trumbower was born in 1977. He graduated from Coastal Carolina University, with a Bachelor of Science degree in Finance. Mr. Trumbower has been employed as a Senior Wealth Advisor of Halpern Financial, Inc. since October 2019. From February 2003 through September 2019, Mr. Trumbower was a Senior Portfolio Manager of Trumbower Financial Advisors, LLC.

Mr. Trumbower has been a CERTIFIED FINANCIAL PLANNER™ professional since June 2008. Certified Financial Planner Board of Standards, Inc. (“CFP Board”) owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the “CFP® marks”). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board’s initial and ongoing certification requirements.

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 professional engagements with clients. Currently, more than 88,000 individuals have obtained CFP® certification.

Currently to attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete a 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 or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor’s Degree from an accredited college or university. CFP Board’s financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, 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 – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements ; and
- Ethics – Agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct*, which put clients’ interest first; acknowledge CFP Board’s right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual’s background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual’s employer or firm.

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 accepted by the CFP Board 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 – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s Code of Ethics and Standards of Conduct and to acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.
- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

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.

You may [verify an individual's CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual’s certification status, CFP Board’s disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA’S BrokerCheck](#) and the [SEC’s Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. Mr. Trumbower is not actively engaged in any investment-related business or occupation.
- B. Mr. Trumbower is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

Halpern Financial provides investment advisory and supervisory services in accordance with its Rule 206(4)-7 policies and procedures manual. The primary purpose of Halpern Financial’s policies and procedures manual is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the “Act”). Halpern Financial’s Chief Compliance Officer, Melissa Sotudeh, is primarily responsible for implementation of Halpern Financial’s policies and procedures under the Act. Ms. Sotudeh is available at (240) 268-1000.