

Item 1 Cover Page

A.

Ted Stephen Halpern

Halpern Financial, Inc.

ADV Part 2B, Brochure Supplement

Dated: March 19, 2018

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 a 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.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any investment-related business or occupation.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

Halpern Financial has and provides investment advisory and supervisory services in accordance with Halpern Financial's policies and procedures manual. The primary purpose of Halpern Financial's Rule 206(4)-7 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. Should an employee or investment adviser representative of Halpern Financial have any questions regarding the applicability/relevance of the Act and the Rules thereunder, any section thereof, or any section of the policies and procedures manual, he/she should address those questions with the Chief Compliance Officer. Ms. Sotudeh can be reached at (240) 268-1000.

Item 1 Cover Page

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Kirsty Jane Peev

Halpern Financial, Inc.

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This Brochure supplement provides information about Kirsty Jane Peev that supplements the Halpern Financial, Inc. 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™ since January 2008. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (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 professional

engagements with clients. Currently, more than 79,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently 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 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 – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year) or two years of Apprenticeship experience that meets additional requirements; 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.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any investment-related business or occupation.
- B. The supervised person 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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A.

Melissa Guevara Sotudeh

Halpern Financial, Inc.

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This Brochure supplement provides information about Melissa Guevara Sotudeh that supplements the Halpern Financial, Inc. 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 an Investment Adviser Representative of Halpern Financial, Inc. since November 2013, and has been Halpern Financial, Inc.'s Chief Compliance Officer since January 2015. 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™ since 2010. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (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 professional engagements with clients. Currently, more than 79,000 individuals have obtained CFP® certification in the United States.

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- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year) or two years of Apprenticeship experience that meets additional requirements; and
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Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

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Item 5 Additional Compensation

None.

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A.

Jennifer Mary Davis

Halpern Financial, Inc.

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Ashburn, Virginia 20147

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This Brochure supplement provides information about Jennifer Mary Davis that supplements the Halpern Financial, Inc. 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™ since 2014. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

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Item 3 Disciplinary Information

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Item 4 Other Business Activities

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Item 5 Additional Compensation

None.

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