

**Part 2A of Form ADV: Firm Brochure**



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Dated: February 18, 2020

This Brochure provides information about the qualifications and business practices of The Practical Planner, LLC. If you have any questions about the contents of this Brochure, please contact us at (978) 448-3403, and/or [john@practicalplanner.com](mailto:john@practicalplanner.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.

The Practical Planner, LLC is a registered investment adviser in the Commonwealth of Massachusetts. Registration of an Investment Adviser does not imply any level of skill or training. Additional information about The Practical Planner, LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 – Material Changes

### Annual Update

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

### Material Changes since the Last Update

The Massachusetts Securities Division has adopted amendments to the regulations regarding disclosure obligations of investment advisers registered in Massachusetts. The amendments include the requirement that all investment advisers registered in Massachusetts provide clients and prospective clients with a one-page, stand-alone Table of Fees for Services (“Fee Table”). If you have not received our Fee Table, please contact John Konetzny at (978) 448-3403, or [john@practicalplanner.com](mailto:john@practicalplanner.com). In addition, the following material changes have taken place since the firm’s last brochure of February 6, 2019:

- Item 4        The Firm’s current assets under management have been updated.
- Item 5        The Firm’s fee schedule has been amended. Please see Item 5 for more information.

### Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact John Konetzny at 978.448-3403, or [john@practicalplanner.com](mailto:john@practicalplanner.com). Brochures are provided free of charge.

Additional information about The Practical Planner, LLC is also available via the SEC’s web site [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The SEC’s website also provides information about any persons affiliated with The Practical Planner, LLC.

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## Item 4 – Advisory Business

### Firm Description

The Practical Planner, LLC (“The Practical Planner” “TPP” “we” “Advisor”), established in 1999, is a fee-only holistic financial planning firm that focuses on providing personalized financial planning and investment management services to individuals, families and small businesses. TPP serves as a trusted guide for providing Clients with the means to identify their personal financial objectives and find solutions to their financial problem areas. TPP will design and simplify a Client’s cash flow; advise on retirement planning, provide tax planning and individual tax preparation, as well as, advise on financial risk and make investment allocations. All services are tailored to the Client’s unique objectives.

### Principle Owners

TPP is owned and operated by Patricia A. Konetzny, CFP® EA, and John H. Konetzny CFP® EA.

### Types of Advisory Services

#### **Open Retainer Agreement**

An Open Retainer Agreement provides holistic/ comprehensive financial planning and ongoing investment management services. The Client agrees to an ongoing relationship with TPP as their trusted guide in the financial areas of their life.

At the outset, the goals and objectives of each Client are determined via Client conversations and other means, and then documented. Financial recommendations and advice are provided according to the Client’s stated financial goals and investment objectives.

Specific investment recommendations are provided as part of this engagement. TPP will provide investment advice regarding portfolio design, asset allocation, diversification and investment selection. Business development and/or education funding may also be included where appropriate.

TPP does not act as a custodian of Client cash or securities. Clients always maintain control over their cash and securities.

During the Initial Year, there are a number of meetings covering from five to ten

Client-relevant topics (see list below). Meetings are held face-to-face or via secure computer link and/or telephone lines. Services are provided as needed and agreed upon.

- Tax planning and tax preparation
- Budgeting and cash flow
- 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, appointment topics will depend on what is appropriate for the Client:

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

### **Term and Termination of Agreements**

The term of an open retainer agreement is one year and because the engagement is intended to be on-going in nature, it renews automatically until terminated by either party.

A Client can terminate an agreement within 5 days without penalty or fee. After that time, an agreement can be terminated by either party at any time upon thirty (30) days written notice to the other party. Upon termination, any fee paid in advance that remains unearned will be promptly returned to the Client.

### **Miscellaneous Required Disclosures**

TPP hereby acknowledges that under the Employment Retirement Income Security Act (ERISA) of 1974, as amended, that it is a "fiduciary" when the firm's services are subject to the provisions of ERISA.

TPP does not participate in or sponsor any wrap-fee programs.

As of the date of this brochure, TPP advises Clients on an ongoing basis with respect to approximately \$121,419,797 in marketable assets including cash, securities portfolios, retirement accounts and real estate equity. However, those assets are not "regulatory assets under management" as defined by the SEC. The SEC generally includes within this

measure only those assets as to which an advisor performs continuous and regular supervisory or management services. Advice and counsel provided on an intermittent or periodic basis, on a specific date, in response to a market event, or at a Client's request does not fall within this definition.

Under the SEC definition, we manage \$67,737,000 of Client assets on a discretionary basis. This amount was calculated as of January 16th, 2020.

## Item 5 – Fees and Compensation

### Fees

Our fees for the Open Retainer Agreement are described below:

Open Retainer (Assets Under Advisement)	Under \$1,000,000	\$10,000
	\$1,000,001 - \$3,000,000	0.60%
	Above \$3,000,000	0.40%

Example A:

Client with \$900,000

Fee = \$10,000. Equivalent to 1.1%

Example B:

Client with \$2,500,000

First \$1,000,000 = \$10,000

Remaining \$1,500,000 x 0.60% = \$9,000

Total Fee = \$19,000. Equivalent to 0.76%

The above advisory fees are negotiable on a per-Client basis and different rates or fee structures may be negotiated with individual Clients due to factors such as the complexity of the Client financial circumstances and needs, relationships with other Clients or employees of our firm, our expectation of future assets under advisement, length of relationship, and other factors we deem relevant.

*Add-ons, and miscellaneous adjustments:* Tax preparation is included in the open retainer however; based on complexity, up to \$750 may be assessed for each tax return prepared. A charge of up to \$400 is assessed for each amended tax return prepared, if applicable. A charge of up to \$400 per return may be assessed for additional tax returns prepared for dependents of the Client. Credits and miscellaneous adjustments may be applied, as deemed appropriate. Any credits or adjustments will be determined in the sole discretion

of TPP.

### Fee Billing

Clients may elect a payment cycle that is most convenient for their cash flow, as long as, all fees are paid in full prior to the end of the contract term. Typically, TPP collects its fee on a quarterly basis, in advance. Fees are calculated based on Client's assets under advisement. For purposes of determining the value of assets under advisement, TPP includes investible assets such as brokerage accounts, retirement accounts, money market accounts, and any other assets mutually agreed to between TPP and Client. Fees for partial quarters at the commencement or termination of the Open Retainer Agreement will be billed on a pro-rated basis. Notice of any fee adjustment which goes into effect upon the next billing cycle is provided to Clients in writing thirty (30) days in advance.

Clients may pay TPP's fee via check, or have the fee debited from their account held at the independent custodian TD Ameritrade (TDA). TPP has made arrangements with TDA to deduct its advisory fees directly from Client's accounts held at the custodian. The Client must consent in advance to direct debiting of their account(s) in their advisory agreement. Each time the fee is deducted from the Client's TDA account TPP will send a billing statement to the Client.

### Past Due Accounts and Termination of Agreement

TPP reserves the right to stop work on any account that is more than thirty (30) days overdue. In addition, TPP reserves the right to terminate any Open Retainer Agreement where a Client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, and which in TPP's opinion, affects our ability to provide proper financial and tax advice.

Clients may terminate an engagement within five (5) days of signing without penalty or fee.

After five days, either the Client or TPP may terminate an engagement at any time, without penalty, upon thirty (30) days written notice. Upon termination, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable. Whether fees have been earned or unearned will be determined at TPP's sole discretion. Typically, the unearned fee for a Client will be based on a pro rata basis until the end of the current quarter.

## Other Fees

Clients may incur certain charges imposed by custodians, brokers, third-party investment advisors and other third-parties such as fees charged by fund 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 TPP's fee. TPP does not receive any portion of these commissions, fees, and costs.

## Miscellaneous Required Disclosures

TPP is a fee-only financial advisory firm and does not sell investment or insurance products. In addition, we do not accept compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

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

TPP does not charge any performance-based fees (i.e. fees based on a share of capital gains on or capital appreciation of the assets of a Client).

## Item 7 – Types of Clients

The Practical Planner provides holistic financial planning services primarily to individuals and families. We enjoy working with people from all different walks of life. As such, we maintain no minimum net-worth or asset requirements. As discussed above, Client's advisory relationship agreement and fee will be based on each Client's individual circumstances.

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

### Methods of Analysis

In determining investment recommendations, TPP will utilize public information obtained from TD Ameritrade research services, financial subscription magazines, fund performance reporting software as well as other public research. Moreover, TPP 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 attempting to minimize negative effects of external factors, such as interest rates, market performance, and the economy as a whole.

### Investment Strategies

In general, TPP recommends no-load mutual funds (i.e. funds that have no upfront or backend sales fees), exchange-traded funds, U.S. government bonds, money market accounts, and certificates of deposit. However, in the course of providing financial planning, TPP may address issues related to other types of assets that Clients may already own. Any other products that may be deemed appropriate for you will be discussed, based upon your goals, needs and objectives. For a portion of a Client's portfolio, some holdings will be for long term growth of wealth, and some for short term spending needs.

### Risk of Loss

Investing in securities involves risk of loss that Clients should be prepared to bear. The inherent risks associated with any investment recommended by TPP will be thoroughly reviewed and discussed in light of Client's goals, needs, and objectives at the forefront. This will help ensure the Client fully understands his/her investments and that he/she is properly prepared to bear any associated risks.

Our investment approach constantly keeps the risk of loss in mind. In doing so, we will use our best judgment and good faith efforts in rendering services to our Clients. However, we cannot warrant or guarantee any particular level of account performance, or that any account will be profitable over time. Not every investment decision or recommendation made by Advisor will be profitable. Client assumes all market risk involved in the investment of account assets and understands that investment decisions made for accounts are subject to various market, currency, economic, political and business risks.

### Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of The Practical Planner or the integrity of TPP's management. While The Practical Planner has no information to disclose which is applicable to this Item, Clients are reminded that they

may request and obtain the disciplinary history, (or lack thereof), for TPP and/or its representatives from the Secretary of the Commonwealth of Massachusetts, Securities Division.

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

The Practical Planner is a member of the Alliance of Comprehensive Planners (ACP). This non-profit, member-owned organization provides training and support through an alliance of fee-only comprehensive financial advisors. As a member of ACP, TPP has the right to use proprietary products and systems designed by ACP. The ACP provides ongoing education in the form of conferences and services (which may provide continuing education credits) produced by collaborative efforts of the fee-only financial advisors.

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

As noted earlier, TPP does not sell insurance or investment products, nor does it accept commission as a result of any product recommendations. In addition, no management persons or other employees of TPP are registered, or have an application pending to register, as a broker-dealer or registered representative of a broker-dealer. No one associated with TPP is registered or has an application to register as a future commission merchant, commodity pool operating, or commodity trading advisor, therefore there is nothing in these required disclosures that is applicable to our firm.

The Practical Planner and/or its representatives prepare tax returns for Clients of TPP as part of the Open Retainer Agreement, at no additional cost. Based on complexity, an additional \$250 - \$750 may be assessed for each tax return prepared, if applicable. Clients are informed that they are under no obligation to use TPP's tax preparation services and may use any accounting professional they choose.

## **Item 11 – Code of Ethics**

### **Code of Ethics**

The Practical Planner 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. Incorporated into our Code of Ethics are the standards set by the Certified Financial

Planning Board, the Fiduciary Oath promulgated by NAPFA, and the Pledge to Clients which forms the foundation of TPP ethics.

In concise terms The Practical Planner members shall always:

- Act as a fiduciary, act in the best interest of each and every Client
- Act with integrity and dignity when dealing with Clients, prospects, & 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 planning services and each recommendation made to our Clients.

TPP will provide a copy of our Code of Ethics to any existing or prospective Client upon request.

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

TPP does not currently participate in securities in which it has a material financial interest. TPP and its related persons, 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.

TPP or individuals associated with TPP may buy and sell some of the same securities for its own account that TPP buys and sells for its Clients. When appropriate TPP will purchase or sell securities for Clients before purchasing or selling the same securities for TPP's own account. In some cases, TPP may buy or sell securities for its own account not related to the strategies adopted by TPP's Clients. The Code of Ethics, described above, is designed to assure that the personal securities transactions of TPP or the individuals associated with TPP 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 designed as exempt transactions, meaning employees may trade these without prior permission because such trades will not materially interfere with the best interest of TPP Clients. Nonetheless, because the Code of Ethics permits employees to invest in the same securities as Clients,

there is a possibility that employees may 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 TPP and its Clients.

TPP will disclose to advisory Clients any material conflict of interest relating to TPP, its representatives, or any of its employees which could reasonably be expected to impair the rendering of unbiased and objective advice. TPP 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 TPP or its principal holds a position.

## **Item 12 – Brokerage Practices**

### **Selecting Brokerage Firms**

Except to the extent that the Client directs otherwise, TPP may recommend a broker-dealer. However, no Client is ever obligated to effect transactions through the broker-dealer recommended by TPP.

The Practical Planner does not have any affiliation with product sales firms. Specific custodian recommendations are made to Clients based on their need for such services. TPP 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.

The Practical Planner recommends discount brokerage firms and trust companies (qualified custodians), such as TD Ameritrade, Vanguard or Fidelity. The Practical Planner has a custodial relationship with TD Ameritrade.

The Practical Planner DOES NOT receive fees or commissions from any of these arrangements.

### **Best Execution**

In recommending broker-dealers, TPP will generally seek “best execution.” Clients are not obligated to effect transactions through any broker-dealer recommended by us. In recommending a broker-dealer we will comply with our fiduciary duty to obtain best execution.

## Soft Dollars

“Soft dollar” arrangements are defined as the receipt of research or other products or services, other than execution of trades, from a broker-dealer or a third party in connection with Client securities transactions. TPP may receive research or other products or services other than execution from a broker-dealer or a third party in connection with Client securities transactions. Currently, we recommend the use of TD Ameritrade Institutional, a division of TD Ameritrade, Inc. Member FINRA/SIPC (“TDA”).

While there is no direct linkage between the investment advice given, economic benefits may be received which would not be received if our firm did not give investment advice to Clients. These benefits include, among other things, receiving from TDA: receipt of duplicate Client confirmations and bundled duplicate statements; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to Client accounts; ability to have investment advisory fees deducted directly from Client account; access, for a fee, to an electronic communication network for Client order entry and account information; receipt of compliance publications; and access to mutual funds which generally require significantly higher minimum initial investments or are generally available only to institutional investors.

Receipt of these benefits results in a potential conflict of interest for our firm, as it creates an incentive for us to use a custodian providing these benefits for the execution of Client trades. Nonetheless, as a fiduciary we recommend the services based on a number of factors. These factors include the professional services offered, commission rates, and the custodial platform provided to Clients.

Occasionally, TPP may receive 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), and may receive 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. TPP 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.

## Trade Aggregation

Regardless of the custodian chosen by the Client, TPP does not aggregate securities transaction. Most of the investment recommendations we make are in mutual funds which do not garner any material benefit from trade aggregation.

## Item 13 – Review of Accounts

### Periodic Account Reviews and Triggers

Account reviews are typically performed annually, by Patricia A. Konetzny, CFP® EA and John Konetzny CFP® EA in conjunction with the relevant Client meeting or at the request of the Client. Account reviews may be performed more frequently when Client situations dictate, and maybe triggered by factors such as a change in the Client's investment objectives, tax considerations, large deposits or withdrawals, large sales or purchases, or changes in the macro-economic climate.

### Regular Reports

The Practical Planner makes written recommendations at the conclusion of an appointment summarizing the topic discussed, recommendations presented and outcomes, where appropriate.

If you, as a Client, have any brokerage accounts, including those at TDA, you will receive no less than quarterly, statements pertaining to your account(s) from the account custodian(s), either in paper or electronic form. TPP urges you to carefully review your account statements and compare such official custodial records to any reporting that we may provide to you. These reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

## Item 14 – Client Referrals and Other Compensation

The Practical Planner does accept referrals. The referrals come from current Clients, employees, personal friends and other similar sources. The firm does not compensate referring parties for these referrals, nor does it accept referral fees from other firms or individuals.

## Item 15 – Custody

Your assets are not held by our firm or any of our associates. TPP does not have custody over Client funds and securities. Clients may use any brokerage house they prefer. However, The Practical Planner has a custodial relationship with TDA. TPP may suggest that Clients consider brokerage accounts at TDA so that TPP advisors may better supervise Client accounts through the use of online viewing access, electronic trade confirmations, and limited power of attorney.

If you maintain any brokerage account(s), your custodian will provide a statement to you at least quarterly which includes all the assets held in the account, asset values, and all transactions affecting the account assets, including any additions or withdrawals.

In keeping with our policy of not having custody of our Client funds or securities, we:

- Restrict our firm and associates from acting as trustee for or having full power of attorney over a Client account.
- Prohibit any authority to withdraw securities or cash assets from a Client account, other than for payment of our advisory fees or transaction settlement. These actions will be accomplished through a qualified custodian maintaining your assets (i.e. your custodian), pursuant to a written agreement and following your approval.
- Do not accept or forward Client securities (i.e. stock certificates) erroneously delivered to our firm.
- Advisor sends the qualified custodian and Client an invoice or statement of the amount of the fee to be deducted from the Client's account each time a fee is directly deducted.
- Will not authorize any associate to have knowledge of a Client's account access information (i.e., online 401(k), brokerage or bank accounts), even for the convenience or accommodation of the Client or their legal agent.

## Item 16 – Investment Discretion

### Discretionary Authority for Trading

The Practical Planner will execute the sale and/or purchase of investments where authorized to do so by a Client. Non-discretionary refers to the requirement to obtain your express permission and approval, on each individual trade. Discretionary refers to the ability for TPP to exercise independent discretion to make trades, without the Client's prior approval of each specific transaction. The Practical Planner may have discretionary

or non-discretionary authority, depending on the authorization provided in the agreement.

### **Limited Power of Attorney**

A limited power of attorney is a trading authorization. Clients are required to sign a limited power of attorney if they wish for us to execute the trades that the Client has approved.

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

As a matter of firm policy and practice, The Practical Planner 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. TPP does not provide advice to Clients regarding the Clients' voting of proxies.

We will have no power, authority, responsibility, or obligation to take any action with regard to any claim or potential claim in any bankruptcy proceeding, class action securities litigation or other litigation or proceeding relating to securities held at any time in a Client account, including without limitation, to file proofs of claim or other documents related to such proceeding, or to investigate, initiate, supervise, or monitor class action or other litigation involving Client assets. Further, we will not offer or provide guidance on these matters; Clients should contact the issuer or their legal counsel.

### **Item 18 – Financial Information**

Registered investment advisers are required to provide you with certain financial information or disclosures about The Practical Planner financial condition. The Practical Planner does not require or solicit fees of \$500.00 or more for services to be performed six months or more in advance, and 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 Advisers**

TPP is a State-Registered Investment Adviser and is required to provide you with certain information or disclosures about its principals. Neither TPP nor any management personnel of TPP 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.



An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- a) an investment or an investment related business or activity;
- b) fraud, false statement(s), or omissions; (c) theft, embezzlement, or other wrongful taking of property;
- c) bribery, forgery, counterfeiting, or extortion; or
- d) dishonest, unfair, or unethical practices.

An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- a) an investment or an investment related business or activity;
- b) fraud, false statement(s), or omissions;
- c) theft, embezzlement, or other wrongful taking of property;
- d) bribery, forgery, counterfeiting, or extortion; or
- e) dishonest, unfair, or unethical practices.

**Part 2B of Form ADV: Brochure Supplement**  
For

Patricia Konetzny



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The information in this brochure supplement has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about The Practical Planner, LLC and the individuals listed in this brochure supplement is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 – Educational Background and Business Experience

### **Patricia A. Konetzny**

Year of Birth: 1956

#### Education and Work Experience:

Patricia A. Konetzny is the co-owner of The Practical Planner as well as a principal advisor. She earned her undergraduate degree in Economics from Assumption College in 1978. She obtained the CFP® certification in 1998 and started The Practical Planner in 1999.

#### Patricia A. Konetzny's Professional Designations and Qualifications:

##### CFP® Certification

The Certified Financial Planner™, CFP® and federally registered CFP marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

##### 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))
- Three-year qualifying full-time work experience
- Successfully pass the Candidate Fitness Standards and background check

Enrolled Agent (EA): Enrolled Agents are enrolled by the Internal Revenue Service and authorized to use the EA designation. EA enrollment requirements:

- Successful completion of the three-part IRS Special Enrollment Examination (SEE), or completion of five years of employment by the IRS
- In a position which regularly interpreted and applied the tax code and its regulations
- Successfully pass the background check conducted by the IRS

### **Item 3 – Disciplinary Information**

Mrs. Konetzny has not been subject to any legal or disciplinary proceedings which would be considered material (or otherwise) to a Client's evaluation of her or any of the services The Practical Planner provides.

### **Item 4 – Other Business Activities**

None

### **Item 5 – Additional Compensation**

Please refer to Item 10 and Item 14 of Part 2A.

### **Item 6 – Supervision**

The Practical Planner, LLC has appointed a Chief Compliance Officer, John H. Konetzny, who reviews and monitors employee activity with respect to the rules and regulations. In addition, The Practical Planner, LLC has adopted a Code of Ethics that requires each employee to act in the best interest of the Clients, at all times. Should you have any questions related to these activities, please contact Mr. Konetzny at (978) 448-3403.

### **Item 7 – Requirements for State-Registered Advisers**

Mrs. Konetzny has never been subject to any arbitration claim or any other proceedings (civil, self-regulatory organization or administrative) related to investments, fraud, theft, bribery or dishonest, unfair or unethical practices. Nor has she been the subject of any bankruptcy petition.

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for  
John Konetzny



274 Main St.  
Groton, MA 01450

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Phone: 978.448.3403  
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## Item 2 – Educational Background and Business Experience

### **John H. Konetzny**

Year of Birth: 1987

#### Education and Work Experience:

John H. Konetzny is the co-owner of The Practical Planner as well as a principal advisor. He earned his undergraduate degree in Resource Economics from The University of Massachusetts Amherst, Isenberg School of Management in 2010. He obtained the CFP® certification in 2015.

John H. Konetzny's Professional Designations and Qualifications:

#### CFP® Certification

The Certified Financial Planner™, CFP® and federally registered CFP marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

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))
- Three-year qualifying full-time work experience
- Successfully pass the Candidate Fitness Standards and background check

Enrolled Agent (EA): Enrolled Agents are enrolled by the Internal Revenue Service and authorized to use the EA designation. EA enrollment requirements:

- Successful completion of the three-part IRS Special Enrollment Examination (SEE), or completion of five years of employment by the IRS

- In a position which regularly interpreted and applied the tax code and its regulations
- Successfully pass the background check conducted by the IRS

### Work Experience

The Practical Planner, Co-owner and Principal Advisor, 2016-Present

Fidelity Investments, Financial Consultant, 2014-2016

Fidelity Investments, Investor Center Representative, 2011-2014

Fidelity Investments, Licensed Financial Representative, 2010-2011

### **Item 3 – Disciplinary Information**

John Konetzny has not been subject to any legal or disciplinary proceedings which would be considered material (or otherwise) to a Client's evaluation of him or any of the services The Practical Planner provides.

### **Item 4 – Other Business Activities**

None

### **Item 5 – Additional Compensation**

Please refer to Item 10 and Item 14 of Part 2A.

### **Item 6 – Supervision**

The Practical Planner, LLC has appointed a Chief Compliance Officer, John H. Konetzny, who reviews and monitors employee activity with respect to the rules and regulations. In addition, The Practical Planner, LLC has adopted a Code of Ethics that requires each employee to act in the best interest of the Clients, at all times. Should you have any questions relayed to these activities, please contact Mr. Konetzny at 978.448-3403.

### **Item 7 – Requirements for State-Registered Advisers**

John Konetzny has never been the subject of any arbitration claim or any other proceedings (civil, self-regulatory organization or administrative) related to investments, fraud, theft, bribery or dishonest, unfair or unethical practices. Nor has he been the subject of any bankruptcy petition.