

Item 1 – Cover Page

Practical Financial Planning, Inc. Part 2A and 2B of Form ADV

Practical Financial Planning, Inc.
20525 Center Ridge Road, Suite 501
Rocky River, Ohio 44116
216.688.3737
www.p-f-p.com

March 29, 2022

This Brochure provides information about the qualifications and business practices of Practical Financial Planning, Inc. If you have any questions about the contents of this Brochure, please contact us at: 216-688-3737. 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.

Practical Financial Planning, Inc. is a State of Ohio registered investment advisor. Registration of an investment advisor does not imply any level of skill or training. The oral and written communications of an advisor provide you with information you can use to determine to hire or retain an advisor.

Additional information about Practical Financial Planning, Inc. is available on the SEC’s website at www.adviserinfo.sec.gov.

Throughout this document and the Appendix, the words “we,” “us,” “our,” and the like refer to the Advisor. The words “you,” “your,” “yours,” and the like refer to the client or clients.

Item 2 – Material Changes

Since this brochure’s last Annual Update on March 24, 2021, there have been the following changes as outlined further in Items 4, 5, 10, 15, and 16.:

- We now take discretionary trading authority in the accounts of retainer clients, which allows for the execution of trades in a client’s account without their prior consent;
- We also allow clients to have their fees deducted directly from their accounts; and
- We have engaged an independent manager for investment management services for clients’ accounts.

We will ensure that clients are offered a summary of any material changes to this and subsequent Brochures within 90 days of any material change. We may further provide other ongoing disclosure information about material changes as necessary. We will further provide clients with a new Brochure as necessary based on changes or new information at any time.

Currently, our Brochure may be requested by contacting us at 216-688-3737 or by writing to Practical Financial Planning, 20525 Center Ridge Road, Suite 501, Rocky River, OH 44116. Brochures are provided free of charge.

The SEC’s website also provides information about any persons affiliated with Practical Financial Planning, Inc. who are registered as Investment Advisor Representatives.

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Item 4 – Advisory Business

Practical Financial Planning, Inc. (“PFP,” “Advisor,” “we,” “us,” “our,” etc.) is a fee-only holistic financial planning firm that specializes in providing holistic financial planning and investment advisory services to individuals and families. We are owned and operated by Kenneth F. Robinson (“Ken”), who established Practical Financial Planning, Inc. in 2005 under the name The Kenneth Robinson Company. Prior to that time, Ken operated his financial planning practice as a sole proprietor. He established his practice as a full-time endeavor in 2000.

We offer a wide range of financial services and distinguish ourselves from traditional investment advisory firms by providing services to meet not only your investment needs but your tax, estate planning, risk management, retirement planning, cash flow, record-keeping, life planning, and small business development needs as well.

We will enter into a written agreement with you that details the scope of your and our responsibilities. Advice and services provided under the agreement are tailored to your questions and/or stated objectives.

We do not sell insurance or investment products and do not accept commissions resulting from any product recommendations. We do not pay referral or finders’ fees, nor do we accept such fees from other financial firms.

We provide the following types of personal financial planning services:

Standard Retainer

The Standard Retainer is an open retainer relationship providing holistic, comprehensive financial planning and ongoing investment management services for a fixed fee for one year. You will typically have four to six scheduled meetings during the initial year, depending on your individual situation, and usually three or four scheduled meetings during renewal years. In addition to scheduled meetings, we include any additional face-to-face, e-mail, video, and phone consultations at no additional charge.

The services we provide may include these topics, and we will schedule meetings to cover those we judge to be relevant to you:

- Tax planning
- Tax preparation
- Inventory of assets and liabilities
- Portfolio analysis
- Asset allocation strategy
- Investment review and recommendation
- Credit and cash flow
- Record-keeping
- Retirement planning
- Education planning

- Small business planning
- Insurance and employee benefits analysis
- Other financial planning or financial services as you may request or as we believe you may need that are within our expertise
- Life planning and goal setting
- Estate planning
- Portfolio rebalancing

As a part of the ongoing investment management services offered in the Standard Retainer Service, Clients grant us discretionary authority to manage their accounts to execute investment recommendations in accordance with the objectives of the Client as communicated to us, without the Client's prior approval of each specific transaction. Advisor has full authority to select, purchase, and sell securities for Client's Account, including the amounts, and to place orders with custodians to execute transactions in Client's Account, all without prior consultation with Client. Clients have the opportunity to place reasonable restrictions on their account.

Use of Independent Managers

For ongoing investment management services, we will recommend an unaffiliated independent investment manager to manage all or a portion of a clients' investment account(s) when in the client's best interest and subject to client's consent. PFP has entered into an arrangement with Asset Dedication, LLC ("Asset Dedication"), an independent registered investment adviser not affiliated with us for investment management services to clients' accounts.

PFP will perform initial and ongoing oversight and due diligence over a selected independent manager[s] to ensure the managers' strategies and target allocations remain aligned with its clients' investment objectives and overall best interests. PFP is responsible for determining a suitable investment strategy and portfolio for the client's investment needs and goals with Asset Dedication. We are available to answer questions that clients may have regarding their account. Asset Dedication will have discretionary authority to determine the securities to be purchased and sold for the client's accounts managed by Asset Dedication according to the investment strategy selected by PFP. Asset Dedication also provides operational support to us for the delivery of and reporting of portfolio management services.

We have some legacy clients on existing retainer agreements whose services under those agreements differ than those in the current retainer relationships that we offer; we no longer offer those engagements.

Review Project

The Review Project provides services for situations in which a Standard Retainer relationship is not appropriate or practical. Review Project services are narrower in scope and usually focus on one or more of the following areas:

- Investment review
- Asset/liability analysis

- Retirement planning
- Tax planning

The Review Project may also include:

- Estate planning
- Record keeping
- Risk management
- Cash flow analysis
- Goal Setting

The service includes various client consultations as well as written and oral recommendations. The Review Project does not constitute a comprehensive financial planning engagement. Follow-up advice and/or implementation assistance is not provided following the completion of the project. Tax return preparation is not automatically included with the Review Project.

Clients who wish to upgrade to the Standard Retainer option and are accepted as a Standard Retainer client may receive credit toward Standard Retainer fees for the amount paid under a Review Project agreement for at least the past 30 days from the date we provide your written recommendation.

Retirement Plan Consultation

In addition to providing the personal financial planning services described above, in situations that directly affect one or more of our financial planning clients, we also offer Retirement Plan Consultation to organizations for workplace retirement plans such as 401(k), 403(b), and 457 plans. Services may include plan design analysis, plan fee assessment/negotiation advice, investment policy development, performance reporting and analysis, and plan selection.

Item 5 – Fees and Compensation

Practical Financial Planning, Inc. is a fee-only financial advisory firm and does not sell investment or insurance products. In addition to our fee, you may incur certain other fees to implement our recommendations. Custodians, brokers, third-party investment professionals, and salespersons impose additional charges. Other third parties may charge fees such as those charged by managers, custodial fees, deferred sales charges, transaction fees, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes. Mutual funds and exchange-traded funds also charge internal management fees disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to our fee.

Fees are generally not negotiable. Either party may terminate a retainer agreement, without penalty, at any time upon written notice. We will promptly refund any prepaid but unearned fees. Any fees that have been earned but not yet paid by the client will be due and payable. We will determine whether fees have been earned or unearned at our sole discretion, following any

applicable terms in our written agreement. For all professional relationships, additional fees may be charged for travel or other out-of-pocket expenses. In no event will we collect from any client more than \$500.00 more than six months in advance in return for investment advice.

Standard Retainer

Initial Year of Standard Retainer: \$5,000 and up.

Renewal Years of Standard Retainer: \$3,000 and up. (Certain legacy clients are charged \$300-\$3,000.)

We calculate retainer fees based on your total income, assets, and overall complexity of your financial situation. Fees are calculated annually (or when warranted by a change in client circumstances) and payable either quarterly or monthly, in advance, at the clients choosing. By special arrangement, clients may make semi-annual payments if they prefer. Retainer Clients provide us with the authority to directly debit their accounts for payment of their fees.

Alternatively, retainer Clients may elect to pay their fees via check, credit card, or electronic payment through an approved third-party vendor.

Add-ons, credits, and miscellaneous adjustments: A charge of not less than \$500 is assessed for each amended tax return prepared, if applicable. A charge of up to \$150 per return may be assessed for additional tax returns prepared for your dependents and up to \$250 for filing returns as Married Filing Separately. Credits and miscellaneous adjustments may be applied for other reasons, as appropriate. Any credits or adjustments will be determined at our sole discretion.

Independent Manager Fee

Clients do not pay fees to Asset Dedication. Our fee encompasses Asset Dedication's fee for the services provided to clients' accounts. Clients do not pay brokerage commissions or any other fees to Asset Dedication. Our arrangement with Asset Dedication is that when the amount of assets that PFP places with Asset Dedication reaches a certain level, fees charged to us on every dollar placed with Asset Dedication above that level are reduced. This fee arrangement gives us an incentive to recommend or require that its clients place their accounts with Asset Dedication. PFP will only use Asset Dedication's services when in the best interest of the client. You can see additional information regarding our arrangement with Asset Dedication in Item 10 of this brochure.

Review Project

We typically provide services under the Review Project on a flat-fee basis, ranging from \$375 to \$20,000. We may negotiate an hourly fee of up to \$500 per hour for specific project requests. Review Project flat fees normally are due in full at the beginning of the engagement. In our sole discretion, fees may be paid in advance, or with a portion due at the beginning of the engagement and the remainder upon completion.

Retirement Plan Consultation

Consulting fees of \$5,000 to \$20,000.

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

We do not charge any performance-based fees (fees based on a share of capital gains or capital appreciation of any client’s assets).

Item 7 – Types of Clients

We provide holistic financial planning and investment advisory services primarily for individuals and families. We strive to work with people from many different walks of life. Accordingly, we maintain no minimum net-worth or asset requirements. Your chosen relationship agreement and fee will be based upon your individual circumstances.

In situations that directly affect our financial planning clients, we can provide retirement plan consultation to organizations looking to minimize the costs borne by their plan participants and participant beneficiaries.

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

We may rely upon several sources when researching and analyzing securities, such as financial websites and magazines, annual reports, prospectuses, filings with the SEC, research materials prepared by others, company press releases, and corporate rating services. We may also subscribe to various professional publications we believe to be consistent with and supportive of our investment philosophy.

We approach investment portfolio analysis and implementation based on intrinsic factors such as your tax situation, overall risk tolerance, current financial situation, and your personal goals and aspirations. After identifying these items, we will recommend a structure for your portfolio based on your individual needs while mitigating the negative effects of extrinsic factors, such as interest rates, market performance, and the economy as a whole.

In general, we recommend no-load mutual funds (i.e., mutual funds that have no sales fees), exchange traded funds, U.S. government securities, money market accounts, certificates of deposit, individual bonds (corporate, agency, and municipal), and certain investment options available in workplace retirement savings plans. However, in providing investment advice, we may address issues related to other types of assets that you may already own. We will also discuss any other products we deem appropriate for you based upon your goals, needs, and objectives.

Any investment in securities involves risk of loss that you should be prepared to bear. We cannot predict the future, and while we will use our best judgment and good faith efforts in rendering services to you, not every investment decision or recommendation we make will be profitable. We cannot warrant or guarantee any particular level of account performance or that any particular investment or combination of investments will be profitable over time. You assume all market risk involved and understand that investment decisions are subject to various market, currency, economic, political, business, and other risks.

Item 9 – Disciplinary Information

As a Registered Investment Adviser, we are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Practical Financial Planning, Inc. or the integrity of Practical Financial Planning, Inc.’s management. We have no such information to disclose.

Item 10 – Other Financial Industry Activities and Affiliations

Kenneth F. Robinson (“Ken”) is a member of the Alliance of Comprehensive Planners (ACP). This non-profit organization provides training and support through an alliance of fiduciary fee-only comprehensive financial advisors. As ACP members, Ken has the right to use proprietary products and systems designed by ACP. ACP provides education in their proprietary systems and offers in-person and online conferences (which may provide continuing education credits). They also offer services produced by collaborative efforts of the fee-only financial advisors.

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

The external portfolio manager that we use for clients’ accounts, Asset Dedication, is not affiliated, nor jointly owned with PFP. If we use an external manager to create and maintain a client’s investment account, we will first ensure that their firm is appropriately registered and/or notice-filed within your state of residence. As referenced in Item 5 of this brochure, Asset Dedication is compensated for their respective services by PFP.

Asset Dedication also provides us with back-office consolidated billing services. The agreement between PFP and Asset Dedication provides breakpoint discounts based upon the level of client assets PFP places with Asset Dedication. This discount in pricing gives us an incentive to recommend and use Asset Dedication. Prior to recommending any independent third-party investment manager for any Client, we will always consider the client's best interest consistent with our fiduciary duty.

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

Practical Financial Planning, Inc. seeks to avoid material conflicts of interest. Accordingly, neither we nor our Investment Adviser Representatives nor our team members receive any third-party direct monetary compensation (i.e., commissions, 12b-1 fees, or other fees) from brokerage firms (custodians) or mutual fund companies.

However, some additional services and non-direct monetary or other forms of compensation may be offered and provided to us as a result of our relationships with custodian(s) and/or provider(s) of mutual fund products. For example, our representatives and employees may be invited to attend educational conferences or entertainment events sponsored by brokerage firms, custodians, or mutual fund companies. We believe that the services and benefits provided to us by brokerage firms (custodians) and mutual fund providers do not materially affect the investment management recommendations made to you, and mention them only in the interest of full disclosure.

We believe that our business methodologies, ethics rules, and adopted policies are appropriate to eliminate, or at least minimize, potential material conflicts of interest, and to appropriately manage any material conflicts of interest that may remain. Be aware that no set of rules can anticipate or relieve all potential material conflicts of interest. In any event, we will disclose to you any material conflict of interest relating to us, our representatives, or any of our employees that could reasonably be expected to impair the rendering of unbiased and objective advice.

Our Code of Ethics

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

Participation or Interest in Client Transactions and Personal Trading

Generally, as a matter of policy, we and our 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.

Certain classes of securities, such as open-end mutual funds, and exchange-traded funds that follow an index, are designated as exempt transactions. This means employees may trade these without prior permission because such trades would not materially interfere with the best interest of our clients. Nonetheless, because the Code of Ethics permits employees to invest in the same

securities as clients, there is a possibility (however remote) that employees might somehow benefit from the market activity of a client. Accordingly, when applicable, employee trading is monitored under the Code of Ethics , and to reasonably prevent conflicts of interest between us and our clients.

We or individuals associated with us may buy and sell some of the same securities for our own accounts that we recommend that any client buy or sell. When appropriate, we will assist or advise you to purchase or sell securities before purchasing or selling the same securities for our own account. In some cases, we may buy or sell securities for our own account for reasons not related to the strategies adopted by our clients. The Code of Ethics is designed to assure that the personal securities transactions will not interfere with making decisions in the best interest of advisory clients while at the same time allowing employees to invest for their own accounts.

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

Item 12 – Brokerage Practices

We may recommend a broker-dealer to a client for their investment account. You are not obligated to effect transactions through any broker-dealer we recommended; however, this may increase the overall complexity involved in working with your account, and, further, we cannot guarantee best execution under those circumstances. When recommending a broker-dealer we will comply with our fiduciary duty to obtain best execution and will take into account such relevant factors as:

- Cost to the client
- The broker-dealer’s facilities, reliability, and financial responsibility
- The ability of the broker-dealer to effect transactions, particularly concerning such aspects as timing, order size, and execution of order
- The research and related brokerage services provided by such broker or dealer to us, notwithstanding that the account may not be the direct or exclusive beneficiary of such services
- Any other factors we consider to be relevant

No commission or any part thereof will be received by, or shall otherwise benefit, us or any related person. Our fees are not split or shared with any entity.

As described elsewhere in this document, we participate in Schwab Advisor Services and TD Ameritrade Institutional to streamline the development and execution of client recommendations. Clients are not obligated to have accounts at Schwab or TD Ameritrade, and client fees are not dependent in whole or in part on Schwab or TD Ameritrade being a custodian of client assets.

Item 13 – Review of Accounts

Ken Robinson is responsible for reviewing and assessing financial recommendations made to you. Factors triggering a review may include client requests, significant changes in your financial condition, and significant economic or industry developments. You will receive financial plan recommendations from time to time during the term of your engagement with us.

If you maintain any brokerage account(s), your custodian will provide a statement no less than quarterly, including a list of all assets held in the account, asset values, and all transactions affecting the account assets, including any additions or withdrawals.

Item 14 – Client Referrals and Other Compensation

We are a fee-only financial planning firm, and we do not sell insurance or investment products, nor do we accept commissions as a result of any product recommendations. We do not pay referral or finder's fees, nor do we accept such fees from other firms.

Item 15 – Custody

We do not have custody of client funds and securities. We are deemed to have constructive custody of client funds and securities because clients give us the authority directly to debit our fees from clients' accounts. We obtain client consent to directly debit our fee from their account and adhere to the safeguards required for having constructive custody due to the direct deduction of fees. Clients' funds and securities are maintained at an independent qualified custodian. For accounts that we deduct our advisory fee from, Clients receive no less than quarterly statements from the broker-dealer, bank, or other qualified custodian that holds and maintains their investment assets. We may also provide you with periodic reports on your accounts. We urge all clients to carefully review such statements and compare such official custodial records to any reports that we may provide to you. Our reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16 – Investment Discretion

Clients provide us with discretionary authority in the agreement they sign with the Firm. We will execute the sale and/or purchase of investments by Clients on a discretionary basis and allocate assets to third party investment managers. Discretion refers to our ability to initiate investment actions in a client account without obtaining permission from a client each time a transaction occurs. Clients have the opportunity to place reasonable restrictions on the investment in certain securities or the types of securities to be held in the portfolio.

Item 17 – Voting Client Securities

As a matter of firm policy and practice, we do not accept and do not have any authority to and do not vote proxies on your behalf. You retain the responsibility for receiving and voting proxies for all securities maintained in your portfolio. At your request, we may provide advice to you regarding your voting of proxies.

Item 18 – Financial Information

Registered Investment Advisors are required to provide you with certain financial information or disclosures about their financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to you and have not been the subject of a bankruptcy proceeding. We do not require or solicit prepayment of more than \$500 in fees per client six months in advance.

Item 19 – Requirements for State-Registered Advisors

Registered Investment Advisors are required to provide disclosures if their Supervised Persons have been involved in any of the events listed below:

1. 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;
 - d. bribery, forgery, counterfeiting, or extortion; or
 - e. dishonest, unfair, or unethical practices.
2. 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.
3. If the supervised person has been the subject of a bankruptcy petition, disclose that fact, the date the petition was first brought, and the current status.

Neither we nor any of our management personnel 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.

Appendix A: Supplement Brochure

Item 1 – Cover Page

Ken Robinson, CFP®

Practical Financial Planning, Inc.
20525 Center Ridge Road, Suite 501
Rocky River, Ohio 44116
216.688.3737

March 29, 2022

This Brochure Supplement provides information about the firm's Investment Advisor Representatives that supplements the Brochure for Practical Financial Planning, Inc. You should have received a copy of that Brochure. Please contact our office if you did not receive Practical Financial Planning, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Practical Financial Planning's Investment Advisor Representatives is available on the SEC's website at www.adviserinfo.sec.gov.

Kenneth F. Robinson.

Born 1961.

Item 2 – Educational and Business Standards

Education

A.B. 1983, Cornell University.

J.D. *cum laude*, 1986, Case Western Reserve University

Business Background

Since 1996, personal financial planner, part-time until 2000, full-time beginning March 14, 2000. From 1986 to 2013, lawyer in private practice (self-employed part-time 1990 to 2013).

Professional Certifications

Employees have earned certifications and credentials that are required to be explained further.

Certified Financial Planner™ Professional Education Program, Certificate of Completion 1999, College for Financial Planning. (Five semester-long self-study courses covering subjects required for the education component of the CFP® designation, described below. All courses completed by proctored examinations.)

CERTIFIED FINANCIAL PLANNER™ (CFP®): CERTIFIED FINANCIAL PLANNER™ designees are licensed by the CFP® Board to use the CFP® mark. CFP® certification requirements include:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board (see www.cfp.net).
- Successful completion of the 6-hour CFP® certification exam.
- Qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

Item 3 –Disciplinary Information

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Ken Robinson has no information to disclose.

Item 4 – Other Business Activities

Ken Robinson is not actively engaged in any outside investment-related business activities and has no relationships that would create a material conflict of interest with clients.

Item 5 – Additional Compensation

Ken Robinson is not actively engaged in any business or occupation that provides a substantial source of income.

Item 6 - Supervision

Ken Robinson is the Chief Compliance Officer for the Firm and carries out the compliance obligations of the Firm. While this could lead to a conflict of interest, the Firm believes it has adequate procedures in place for supervising investment adviser activity.

Item 7 - Requirements for State-Registered Advisors

Ken Robinson has not been involved in any of the events listed below:

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;
- d. bribery, forgery, counterfeiting, or extortion; or
- e. 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:

- f. an investment or an investment-related business or activity;
- g. fraud, false statement(s), or omissions;
- h. theft, embezzlement, or other wrongful taking of property;
- i. bribery, forgery, counterfeiting, or extortion; or
- j. dishonest, unfair, or unethical practices.

Arbitration award(s) and finding(s); civil, self-regulatory organization, or administrative proceeding(s); bankruptcy petition(s): None.