



Part 2A of Form ADV: Firm Brochure

(Blueprint Financial Planning, LLC dba:)

Meenes Wealth Partners

PO Box 2

Shrewsbury, MA 01545

508-762-1678

info@meeneswealthpartners.com

www.meeneswealthpartners.com

March 19, 2024

This Brochure provides information about the qualifications and business practices of Meenes Wealth Partners. If you have any questions about the contents of this Brochure, please contact us at 508-762-1678 or by email at info@meeneswealthpartners.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.

Meenes Wealth Partners is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training. Additional information about Meenes Wealth Partners is available on the SEC's website at www.adviserinfo.sec.gov.

Table of Contents

Item 1 – Cover Page.....	1
Item 2 – Material Changes.....	4
Item 3 – Table of Contents.....	5
Summary – About Meenes Wealth Partners.....	5
Item 4 – Advisory Business.....	5
Item 5 – Fees & Compensation.....	7
Item 6 – Performance-Based Fees and Side-By-Side Management.....	9
Item 7 – Types of Clients.....	9
Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss.....	9
Item 9 – Disciplinary Information.....	12
Item 10 – Other Financial Industry Activities and Affiliations.....	12
Item 11 – Code of Ethics.....	12
Item 12 – Brokerage Practices.....	13
Item 13 – Review of Accounts.....	14
Item 14 – Client Referrals and Other Compensation.....	15
Item 15 – Custody.....	15
Item 16 – Investment Discretion.....	15
Item 17 – Voting Client Securities.....	16
Item 18 – Financial Information.....	16
Item 19 – Requirements for State-Registered Advisers	16

Item 2 – Material Changes

On July 28, 2010, The U.S. Securities and Exchange Commission voted unanimously to adopt amendments to Form ADV and related rules under the Investment Advisers Act of 1940 (the “Advisers Act”). The amendments are designed to require a Registered Investment Adviser to provide clients with a clearly written and meaningful disclosure, in plain English, about the advisor’s business practices, conflicts of interest, and advisory personnel. This Brochure dated March 19, 2024 is prepared according to the SEC’s new requirements and rules. The date of our previously prepared Brochure was March 6, 2023.

On an ongoing basis, this item (Item 2 – Material Changes) will discuss only specific material changes that are made to the Brochure and will provide clients with a summary of such changes. The firm will also reference the date of its last annual update of the Brochure.

Meenes Wealth Partners (“Meenes Wealth” or the “Firm”) will offer or deliver information about the firm’s qualifications and business practices to clients on at least an annual basis. We will ensure that clients receive a summary of any material changes to this and subsequent Brochures within 120 days of its business’ fiscal year-end. We will provide clients with a new Brochure as necessary, based on changes or new information, at any time.

We believe that communication and transparency form the foundation of our client relationships. We strive to provide clients with complete and accurate information at all times. We encourage all current and prospective clients to read this Brochure and to discuss any questions with us. We always welcome client feedback.

Additional information about Meenes Wealth Partners is also available via the SEC’s website at www.adviserinfo.sec.gov. The SEC’s website also provides information about any persons affiliated with the firm who are registered, or are required to be registered, as investment adviser representatives of the firm.

Meenes Wealth Partners’ Brochure may be requested by contacting us at 508-762-1678 or via email at info@meeneswealthpartners.com. The Brochure is also available on our website at www.meeneswealthpartners.com.

There were no material changes since our last filing.

Item 3 – Table of Contents

For your convenience in locating specific information, a Table of Contents is provided with page references to specific items of this Brochure.

Summary – About Meenes Wealth Partners

Meenes Wealth Partners provides flat fee-only, fiduciary wealth management, financial planning and investment advisory services to individual clients and families. The firm is compensated on a flat fee-only basis which signifies that we never accept commissions or compensation from any source other than directly from our client. Our flat fee-only compensation approach allows us to provide advice that is in the best interest of our clients with reduced conflicts of interest.

Our comprehensive financial planning and investment management service are client-centered and holistic in nature. We counsel clients regarding most any financial planning issue. We are committed to your obtainment of financial well-being.

We actively seek to avoid conflicts of interest which may exist between our firm and our clients. We sell no investment products. We accept no commissions, nor do we charge based upon assets under management. We also do not recommend any funds which possess 12b-1 marketing or distribution fees.

More information regarding our firm, and how we conduct ourselves during the course of the relationship with our clients, can be found on the pages that follow. Additional information, including brochures, articles, and newsletters prepared by our firm can be found at www.meeneswealthpartners.com.

Item 4 – Advisory Business

Meenes Wealth Partners, formerly Blueprint Financial Planning, LLC, owned by Jeffrey Meenes, CFP® was formed in January 2010. The firm offers integrated financial planning and investment management. We provide advice to meet the individual and custom needs of each client. In providing this advice we seek to learn about a client's goals/objectives, values and beliefs, and their tolerance and capacity for risk.

Our primary service is a flat fee retainer-based financial advisory agreement which takes both a continuous and comprehensive approach to financial planning with integrated investment management. Retainer-based advisory agreements include Discovery, Design, Implementation, and Maintenance components. When a retainer-based advisory agreement is not appropriate, or not desired, we offer services on a per-project basis. Project-based services are narrower in scope and include written or verbal recommendations. Project-based services do not

constitute a comprehensive financial planning agreement. Follow-up advice or implementation may or may not be provided upon the completion of project-based services.

We provide advice on the following:

- Integrated financial and retirement planning
- Investment advisory and limited-discretionary management
- Problem-solving and analysis of complex financial issues
- Estate planning strategies
- Tax planning strategies related to investments
- Strategies for gaining financial independence
- Education funding strategies
- Cash flow and budget analysis
- Mortgage analysis and refinancing decisions
- Insurance and risk management review
- Employee benefit plan review

For retainer-based advisory clients we hold periodic meetings with a minimum of one annual review meeting. The number of meetings per year depends upon your complexity; more complex client needs will require more frequent meetings. In our meetings we will focus on the issues we identify as important. The maintenance process includes a continuous review of your changing financial needs. Meetings will often include, but not be limited to, a review of your resources and goals, investment management review, reviewing your progress toward creating financial independence, estate planning review, and investment tax strategy.

The firm trusts that you, the client, will provide accurate information and we will not be obligated to verify any information received from you or from your other professionals. The firm may at times recommend the services of other professionals for purposes of implementing the financial plan. You are under no obligation to engage the services of any such recommended professional. You retain absolute discretion over all implementation decisions and you are free to accept or reject any recommendation from us. Clients are advised that it remains their responsibility to promptly notify the firm if there is ever any change in the client's financial situation. These changes may include, but not be limited to, investment objectives, planning goals, risk tolerance, investment time horizon, and investment guidelines or restrictions.

We manage client assets on a non-discretionary basis. Non-discretionary investment management allows clients a greater degree of participation in the management of their investments. Clients are contacted to discuss investment decisions and no transactions are carried out without the client's approval.

As of the December 31, 2023 the firm had approximately \$34,079,955 Assets Under Advisement (AUA) and \$12,777,838 Assets Under Management (AUM).

A copy of our privacy policy notice, and this Brochure, which meets the requirements of Rule 204-3 of the Adviser's Act of 1940, as amended, shall be provided to each client prior to, or at the time of, the execution of any of our advisory service agreements. Any client who has not received a copy of the firm's Brochure at least 48 hours prior to executing an agreement shall have five business days after executing the agreement to terminate our services without penalty.

Item 5 – Fees and Compensation

As a fee-only advisor, we are paid only by our clients for the advice and investment management we provide. We do not receive commissions or any compensation for transactions in any client account.

We provide clients with a broad range of wealth management, financial planning and investment advisory solutions. The firm charges a flat fixed annual fee for comprehensive financial planning under our retainer-based advisory agreement. If a retainer-based advisory agreement is not appropriate, or not desired, we may offer services on a per-project basis based upon firm availability. Project-based services are narrower in scope, and may include written or verbal recommendations. All fees are negotiable and agreed upon prior to entering into a contract with any client.

The client will be required to enter into a written agreement with the firm setting forth the terms and conditions of the agreement. The agreement will describe the scope of the services to be provided and the portion of the fee that is due from the client prior to Meenes Wealth Partners beginning services.

For flat fee retainer-based advisory agreements, we are compensated by a fee structure which is calculated by taking into consideration a combination of the client's nature and complexity of services. It is our belief that charging in this retainer-based manner helps to ensure that advice to the client is reflective of their complete financial picture, and that our advice remains objective, free of conflicts, and in the client's best interests.

Our retainer-based advisory agreement flat fees are negotiable, but generally range from \$400 to \$1,650 on a per month basis typically billed quarterly. A one-time plan data-gathering and design fee, in addition our retainer fee, may apply. Any one-time data-gathering and design fees are due at the beginning of the agreement. Thereafter, retainer fees are due quarterly after services are provided. Retainer fees are agreed upon and established annually with changes based upon the client's nature and complexity of services needed.

Since we bill after services are provided, our invoices are due and payable when received. If you wish to terminate our advisory services, you need to provide 30 days' notice in writing and state that you wish to cancel the agreement. Upon receipt of your letter of termination, we will proceed to close your account and charge you a prorated retainer fee for services rendered up to the point of termination. If termination occurs within five business days of entering into an agreement, the client shall be entitled to a refund any paid proceeds under the agreement returned to client within 14 business days of termination.

For project-based advisory agreements, our fees generally range from \$5,000 to \$9,950 on a per month basis typically billed quarterly. We generally require one half of the project fee payable upon entering the written agreement. The balance is then due upon delivery of the financial plan or completion of the agreed upon services.

In addition to our fees, you may incur third party charges which are unrelated to our fees. Such third-party charges may include: custodial fees, brokerage commissions, transaction fees, wire transfer and electronic fund fees, and other related costs and expenses. Funds charge internal management fees which are disclosed in a fund's prospectus.

We generally recommend that clients utilize a custodian for brokerage and clearing services for investment advisory accounts. A separate agreement with the custodian may be required. Meenes Wealth Partners' agreement, and the separate agreement with the custodian, may authorize the custodian to debit the client's account for the amount of our fee and to directly remit that advisory fee to us in accordance with required SEC procedures. Your fees will only be deducted from your account if you have directed us to do so by providing written approval.

For retainer-based advisory agreement clients, we may send to the client, and to the custodian, a fee statement showing the amount of the fees for the period. We will include in the client's fee statement the specifics on how the client's fee calculation was based. The custodian shall send a statement to the client, at least quarterly, indicating all amounts disbursed from the account including the fees paid directly to us. Our fees are typically determined annually and shall not be affected by a client's deposits or withdrawals. You should be aware that any unplanned withdrawals may impair the achievement of your financial objectives.

No Commissions or Sales Compensation - We don't accept compensation for the sale of fund shares, any other securities, or any investment product. This helps avoid conflicts of interest that can be created by allowing compensation that could influence what investments we choose to recommend.

A FIDUCIARY OATH has been signed by Jeffrey Meenes, CFP®. The firm does not receive any other compensation or remuneration that is contingent on the purchase or sale of a financial product.

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

This item is not applicable to our firm. The firm does not charge any performance-based fees or practice side-by-side management.

Item 7 – Types of Clients

We provide flat fee-only wealth management, financial planning and investment management to individual clients and families. We do not impose a net worth minimum for our services. We generally charge a minimum annual fee for our retainer-based advisory agreement clients. When a retainer-based advisory agreement is not appropriate, or not desired, we may offer services on a per-project basis. Project-based services are narrower in scope, and include written or verbal recommendations.

All fees are agreed upon prior to entering into a contract with any client. We may, in our sole discretion, negotiate or charge a lesser fee as deemed necessary. We reserve the right to decline services to any person or firm.

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

At its heart, asset allocation based upon Modern Portfolio Theory (MPT) seeks to achieve the most efficient diversification of assets, so as to help lessen risk and volatility while not sacrificing the effectiveness of the portfolio in an effort to yield your stated objectives. Since we believe that risk reduction is a key element to long-term investment success, asset allocation principles are a key part of our overall approach in preparing advice for you.

We select assets for your portfolio based on your unique needs and resources. Our choices are affected by economic conditions, liquidity needs, proposed investment period, need for diversification and importance of current income. In addition, we take into consideration your risk tolerance, your present and anticipated tax situation, as well as, the investment's historical yield, potential appreciation and marketability. We will rely on the information provided by you and we are not obligated to verify the accuracy of information or reports that you provide.

Investment strategies used to implement investment advice are generally long-term in nature and primarily utilize a “constant-weighting asset allocation” philosophy. Investment strategies may include short-term purchases depending upon your individual needs and objectives. All proposed investment strategies are closely evaluated to ensure they are in keeping with your investment policy or directives.

Our focus is on developing and implementing globally diversified portfolios. Our recommendations typically include constructing portfolios which allocate client assets among a broad range of investments with a both a tax and cost-efficient focus. When appropriate, we may recommend exchange-listed securities, mutual fund shares, corporate debt, US government securities, real estate, variable annuities, certificates of deposit, and other investment solutions.

Security analysis methods may include fundamental analysis which involves analyzing real data, including overall economic and company-specific information available, to determine the value of a particular investment. In performing these analyses, we may consult with third-parties for research material, annual reports, rating services, financial publications and periodicals.

Our investment management services may include the following:

- Designing and implementing an appropriate asset allocation plan
- Identifying specific assets and investments within each asset category
- Developing an Investment Policy Statement with a risk-tolerance review
- Monitoring the performance of all selected assets
- Rebalancing the portfolio when appropriate
- Being available to meet with the client
- Tax-loss harvesting

The firm's approach to developing and managing investment portfolios is based upon certain fundamental assumptions and factors that most influence investment success. Among these factors are asset allocation, diversification, reasonably low fees and expenses, and client time horizons. Additional factors in our approach to investment portfolio management and implementation include, but are not limited to, your tax situation, risk tolerance, financial goals and values.

From a long-term perspective, our investment approach is to remain fully invested through market cycles. We may suggest adjustments to various asset classes based on the situation in the overall economy. We do not use frequent trading techniques. Client portfolios are monitored and changes are suggested when appropriate. Rebalancing is employed as needed in order to maintain asset class allocations within appropriate ranges. The firm considers tax implications when making rebalancing recommendations to your portfolio.

When you hold individual stock, we typically recommend that no single holding composes more than 3-5% of your equity holdings. The firm believes that this diversification and allocation technique reduces your overall risk profile.

Our practices consider cash balances in your accounts, including whether we invest cash balances for temporary purposes and, if so, how. We generally recommend client cash balances are invested in money market funds, FDIC Insured Certificates of Deposit, investment high-grade commercial paper and/or

government backed debt instruments. Ultimately, we try to achieve returns on your cash balances through relatively low-risk conservative investments. In some cases, we recommend a cash balance be maintained in a money market account for your use, or to pay for Meenes Wealth Partners' fees but only when specifically authorized by you.

Please note: Investing in securities involves risk of loss that you should be prepared to bear. While the stock market may increase and your account(s) could enjoy a gain, it is also possible that the stock market may decrease and your account(s) could suffer a loss.

It is important that you understand the risks associated with investing in the stock market. Investors face the following investment risks:

Interest-rate Risk - Changes in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.

Market Risk - The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.

Inflation Risk - When inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.

Currency Risk - Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.

Reinvestment Risk – It is possible that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e., interest rate). This primarily relates to fixed income securities.

Business Risk - These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.

Liquidity Risk - Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.

Financial Risk - Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value. This is also referred to as default risk.

Item 9 – Disciplinary Information

We have no information to disclose regarding this item. We are required to disclose all material facts regarding any legal or disciplinary events that would be material to a client's evaluation of the firm or the integrity of our management.

Item 10 – Other Financial Industry Activities and Affiliations

Meenes Wealth Partners is a flat fee-only, independent firm, and is not affiliated with any other firm. We do not receive fees or other forms of compensation from any source other than directly from you, our client.

The firm may refer you to other professionals such as attorneys, certified public accountants, and insurance specialists. Neither the firm, nor its principals or employees are affiliated with any of these professionals.

Item 11 – Code of Ethics

We have implemented a Code of Ethics that defines our fiduciary commitment to each client. The Code of Ethics applies to all persons employed by us. The Code of Ethics was developed to provide general ethical guidelines and instructions regarding our duties to our clients.

The firm and its personnel owe a duty of loyalty, fairness, and good faith towards each client. It is our obligation to adhere to the specific provisions and to the general principles that guide the Code. The Code of Ethics covers a range of topics that may include: general ethical principles, reporting personal securities trading and exceptions, reporting ethical violations, distribution of the Code of Ethics, review and enforcement processes, amendments to Form ADV, and supervisory procedures. We have written our Code of Ethics to meet and exceed regulatory standards. To request a copy of our Code of Ethics, please contact us at 508-762-1678 or by email at info@meeneswealthpartners.com.

The key component of our Code of Ethics states that we shall act in the best interest of each client. We shall act with integrity and dignity when dealing with clients, prospects, team members, and others. We shall strive to maintain and enhance our financial planning knowledge in the areas of financial science, behavioral finance, investments, retirement, tax, estate, education, and risk management.

We seek at all times to preserve our firm's independence. We seek to maintain our complete objectivity with respect to our financial planning, our advisory services, and to all recommendations made to our clients.

The firm allows our employees to purchase or sell the same securities that may be recommended to you or purchased on your behalf. Owning the same securities we recommend to clients presents a potential conflict of interest that, as fiduciaries, we must disclose and mitigate through policies and procedures. We may have an interest, or a position, in certain securities that may also be recommended to you. At no time will the firm, or any associated person of the firm, transact in any security to the detriment of any client. Since most firm associates' trades are small, they do not typically affect securities markets or clients' access to same securities.

Meenes Wealth Partners is a fee-only firm which, in all circumstances, is compensated solely by our clients. Neither the advisor nor any related party receives compensation that is contingent on the purchase, or sale, of any financial product. The firm does not engage in commissionable securities transactions nor does the firm buy or sell securities directly from or to you, our client.

Item 12 – Brokerage Practices

The firm may recommend that you establish an account with a custodian to hold your assets and to facilitate efficient trading for your accounts. It is ultimately your decision to establish such an account as Meenes Wealth Partners is independently owned and we are not affiliated with any custodian or brokerage firm.

The custodian that we recommend typically provides access to institutional trading. These services are typically not available to individual retail investors. These services generally are available to independent investment advisors at no charge. These services are not contingent upon the firm committing any specific amount of business to the custodian. Services of the custodian may include the execution of securities transactions, custody, research, and access to funds and other investments that are otherwise generally available only to institutional investors.

Other benefits of using the services of a custodian may include client statements and confirmations, research-related products and tools, consulting services,

access to a trading desk serving advisor participants, and the ability to have fees deducted directly from your accounts. Additional benefits may include access to electronic client order entry and account information, access to funds with no transaction fees, and discounts on compliance, marketing, research, technology, and practice management products or services. Custodians generally do not charge separately for custody services. The custodian is typically compensated by account holders through transaction-related fees.

The custodian may also make available to Meenes Wealth Partners other products and services that benefit our firm but may not directly benefit our clients. These products and services may be used to service all or some of our client accounts, including accounts not maintained by the custodian. The custodian's products and services that assist us in managing and administering our client's accounts may include the following: software and other technology that provide access to client account data including trade confirmations and account statements, trade execution, research, pricing, market data, facilitation of payment of our fees from client's accounts, assistance with back-office functions, record keeping, and client reporting.

The custodian may also offer other services intended to help us manage and further develop our business enterprise. These services may include compliance, legal, and business consulting. They may also include publications and conferences on practice management and business succession.

The custodian may make available, arrange, or pay third-party vendors for services rendered to us. They may discount or waive fees for some of these services, or pay all or a part of these fees. The custodian may also provide other benefits such as educational events or occasional business entertainment of our personnel. In evaluating which firm to recommend that you custody your assets with, we may take into account the availability of some of the foregoing products and services. We may also take into consideration other arrangements as part of the total mix of factors we consider and not solely on the nature, cost, or quality of custody and brokerage services provided by the custodian. Our receipt of additional services does not diminish our duty to act in the best interest of our clients, including seeking best execution of trades for client accounts.

As a matter of policy and practice we do not generally submit for sale, or for purchase, large quantity of securities known as block client trading. We typically implement client transactions separately for each account.

Item 13 – Review of Accounts

Reviews for retainer-based advisory agreement clients are scheduled throughout the year depending upon the complexity and needs of the client. Scheduled meetings will generally include a review of cash flow, resources including investments, and net worth. Additional meeting topics may include retirement and

goals planning, investment policy and planning, investment tax planning, estate planning, education planning, insurance planning, and information gathering. Financial planning is a process that reviews and revisits your situation on an ongoing basis. Clients are encouraged to notify us if changes in your personal financial situation might affect your financial plan. Additional reviews may be triggered by material market, economic, or political events.

Flat fee retainer-based advisory agreement clients will receive account statements at least every quarter from the custodian. Typically, statements are sent monthly from the custodian. Statements are sent directly from the custodian to the client. You may also establish electronic access to the custodian's website so that you can view statements and your account activity. Client statements will typically include all positions, transactions and fees relating to your accounts with the custodian. Additionally, we may provide reports from time to time that will summarize activity, performance and holdings as requested by you.

Financial planning is a process and, as such, the timing and frequency of reviews and reports will vary by client.

Project-based services do not typically include reviews or updates. We may recommend annual reviews or other follow-up services but it would be the client's responsibility to engage additional services from our firm, under a new or amended agreement.

Item 14 – Client Referrals and Other Compensation

The firm does not compensate or pay a referral fee to a third-party solicitor. Neither the firm nor any of its supervised persons receive any other economic benefits from any persons or entities who are not clients or listed in this section above.

Item 15 – Custody

We do not accept or maintain custody over any client assets. Clients should receive at least quarterly statements from the custodian, bank or other qualified accounts that holds and maintains client's investment assets. Clients should carefully review their statements and compare such official custodial records to the account information that Meenes Wealth Partners may have. The statements may vary based on accounting procedures, reporting dates, or valuation methodologies of certain securities. If you have questions regarding statements you should contact us or the custodian directly.

Item 16 – Investment Discretion

We do not maintain discretionary authority to manage any client assets. We act on your account only with your specific approval.

Item 17 – Voting Client Securities

We do not have any authority to and do not vote proxies on behalf of clients. Clients retain the responsibility for receiving and voting proxies for securities maintained in client portfolios. If requested, we may provide advice to clients regarding the clients voting of proxies.

Item 18 – Financial Information

We are required in this item to provide clients with certain financial information or disclosures about our financial condition. The firm is well capitalized. The firm has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients. The firm has not been the subject of a bankruptcy proceeding.

Item 19 – Requirements for State-Registered Advisers (as required under Part 2B of Form ADV)

Jeffrey Meenes, CFP®, comprises the management team of Meenes Wealth Partners. His educational and business background is detailed below:

Jeffrey D. Meenes, CFP®

Year of Birth: 1974

Education

Boston College – Master of Science in Finance (MSF) (2001)
University of Massachusetts, Amherst – Bachelor of Business
Administration in Accounting (1996)
Boston University – Personal Financial Planning (2011)

Experience

Meenes Wealth Partners – Founder and Principal Financial Advisor,
12/2009-Present
On Course Financial Group, LLC - Financial Planning Associate, 01/2010-
09/2010
Financial Planning, Analysis and Advisory roles – Managerial and
Consulting, 05/1996 to 10/2008

Certifications

Certified Financial Planner™ (CFP®)

CFP® CERTIFICATION EXPLANATION STATEMENT: The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, about 95,000 individuals have obtained CFP® certification in the United States.

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

Education – Complete advanced college-level course study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;

Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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

*****NOTICE TO MASSACHUSETTS CLIENTS*****

A disciplinary history of Meenes Wealth Partners or its representatives, if any, can be obtained by calling the Massachusetts Securities Division at (617) 727-3548.