

Atlantic Financial Planning LLC

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Form ADV Part 2 & Privacy Policy

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This brochure provides information about the qualifications and business practices of Atlantic Financial Planning LLC. If you have any questions about the contents of this brochure, please contact me at 443-822-5615 or Charlie@AtlanticFinancialPlan.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. Atlantic Financial Planning is a registered investment advisor. Registration of an investment adviser does not imply any level of skill or training. The oral and written communications of an adviser provide you with information about which you determine to hire or retain an adviser.

Additional information about Adviser is available on the SEC's website at www.adviserinfo.sec.gov.

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Material Changes

Hourly rate increase.

Advisory Business

Item 4A: Atlantic Financial Planning is a limited liability company established by Charles K. Ryan, CFP® in October 2011. Charles K. Ryan is the sole owner.

Item 4B: We provide fee-only, financial planning and investment advisory services to its clients on an hourly basis. In essence, the term “fee-only” means that we do not sell financial products of any kind. For more information on the term fee-only and how we’re paid, please refer to the “Fees and Compensation” section of this document. We provide comprehensive financial planning services. As such, we do not specialize in one particular type of advice. Instead, we advise on a wide variety financial issues.

Item 4C: Our advice is tailored to meet the needs of each individual client, depending on the type of help that the client is seeking, and each client’s unique circumstance. Clients may impose restrictions on security selection. A few examples of issues that we most frequently help our clients with include portfolio design, retirement planning, Social Security claiming strategies, cash flow, debt management, IRAs, 401ks, 403bs, college funding, estate planning, taxes, insurance, asset allocation, and investment selection.

Item 4D: We do not participate in wrap fee programs.

Item 4E: We do not take custody of client funds or securities, and we do not charge asset management or performance-related fees.

Fees & Compensation

We provide fee-only, financial planning and investment advisory services to clients on an hourly basis.

By fee-only, we mean that the fee that our client pays to us is our only source of compensation. We do not sell financial products of any kind, and we do not receive commissions or other hidden forms of payment.

We provide our clients with an estimate of the fee amount before they commit to working with us. We also document the fee amount in our Engagement Agreements. Payment is normally due at the end of the meeting in which we present our analysis and findings to the client.

We never deduct fees from our clients’ accounts; fees are paid by check or in cash. Our fees are negotiable, subject to the sole discretion of the advisor.

Our hourly rate is \$280/hour. We bill for the time that we spend analyzing the client’s data, and also for the time that we meet with clients to present and discuss our findings.

In connection with using our services, clients may also incur separate fees or expenses associated with the operation of mutual funds and/or exchange traded funds (ETFs). The client may also incur separate transaction costs or administration fees from brokerage firms.

We are not affiliated with any of these brokers or institutions, and we do not receive any portion of any of these other fees. We do not receive commissions or third party payments of any kind from the sale of securities or other investment or financial products. The only compensation that we receive is in the form of fees paid directly to us by our clients.

Performance-Based Fees and Side by Side Management

Not applicable. We do not charge performance-based fees of any kind (performance-based fees are fees that are based on a share of the capital gains on or the capital appreciation of a client's assets).

Types of Clients

We provide financial planning services primarily to individuals and families. We have no minimum asset or income requirements, and we have no minimum account size.

Methods of Analysis, Investment Strategies and Risk of Loss

If we are engaged to provide investment advice, we first gather information about the client's personal financial situation to determine the client's specific needs, objectives, and risk tolerance. We explain to clients that investing in securities involves risk of loss that clients should be prepared to bear. Risks that could lead to loss include, but are not limited to: market risk (the tendency for stocks to move with the market), interest rate risk (the risk that changes in interest rates will affect the value of securities), exchange rate risk (the risk that a change in the relationship between the value of the dollar and the value of a foreign currency will occur during the investment period), reinvestment risk (the risk that earnings from current investments will be reinvested at a rate of return different from the yield of the current investments), and purchasing power risk (the risk that inflation will erode the real value of investment assets).

Using client information, and our best judgment, we recommend an appropriate target asset allocation for the client. This allocation is designed to help the client achieve their overall financial objectives and goals while minimizing risk exposure.

We believe that the appropriate allocation of investments across diverse investment categories (in simple terms, stocks, bonds and cash) is the primary determinant of investment returns and is critical to the long-term success of a client's financial objectives.

Strategies involving frequent trading can negatively affect investment performance. Consequently, we employ a fundamental, long-term, buy-and-hold philosophy which focuses on a passive investing strategy using index funds and/or Exchange Traded Funds to minimize investment costs.

Using this approach, we recommend specific investments to fill out the recommended asset allocation across the client's overall investment portfolio. We also recommend that the portfolio be maintained by rebalancing, typically every twelve to eighteen months.

Disciplinary Information

We have not been the subject of a reportable legal or disciplinary event. We do not have any events pending

within the previous ten years or beyond ten years.

Other Financial Industry Activities and Affiliations

Neither Adviser, nor any of its personnel are affiliated with or maintain a material relationship with another financial industry entity. We do not have current or pending affiliations with securities broker-dealers/registered representatives, futures commission merchants, commodity pool operators, or commodity trading advisers.

As a service to our clients we may, from time to time, refer clients to other investment advisory firms or other professionals such as CPAs or attorneys. We do not have any arrangements with, and do not receive referral fees from, any other advisors, individuals or companies.

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

At times we may invest in the same securities that we recommend to our clients. These investments are limited to large, publicly traded securities, such as closed or open-end mutual funds, ETFs and US Treasury securities. Adviser does not invest in individual securities other than US Treasury securities, therefore, there would be no instance(s) in which he and his clients would both, simultaneously, hold non-mutual fund securities other than US Treasury securities. As such, this common ownership does not present a conflict of interest for our clients.

The timing of securities purchases or sales by Adviser may, at times, coincide with the timing of our purchase/sale recommendations to our clients. Because these are very large publicly traded securities, this does not reflect a conflict of interest for our clients.

As a Certified Financial Planner™, we follow the code of ethics and professional responsibility set out in the CFP Board's "Standards of Professional Conduct." As a NAPFA (National Association of Personal Financial Advisors) member, Adviser also adheres to the Code of Ethics set out by NAPFA. These codes are designed to ensure objectivity, confidentiality, integrity, honesty, full disclosure, and other fairness factors when working with all clients.

The Registrant has voluntarily subscribed to the "Best Practices for Financial Advisors" published by The Institute for the Fiduciary Standard. The Best Practices offer a simple code of conduct and outline a commitment to clients of subscribing financial advisors. They seek to clearly articulate what a client can expect to receive from a subscribing financial advisor. These Best Practices do not replace our regulatory compliance obligations or duties to clients under relevant laws, rules, or regulations. The Institute for the Fiduciary Standard's role is limited to publishing the Best Practices as well as maintaining a corresponding register of subscribing financial advisors. You can find a complete list of the Best Practices on their [website](http://www.thefiduciaryinstitute.org/) and verify our subscription status at <http://www.thefiduciaryinstitute.org/>

Brokerage Practices

Adviser does not select or recommend broker-dealers to clients.

Research and Other Soft-Dollar Benefits – Not applicable – We do not receive soft-dollar benefits.

Client Referrals – Not applicable -We do not receive client referrals from broker-dealers, and we do not recommend broker-dealers based on client referrals.

Directed Brokerage – Not applicable -We do not ask clients to use broker-dealers to execute transactions.

Trade Aggregation – Not applicable – We do not execute trades, as such we do not aggregate trades.

Review of Accounts

Hourly Engagements terminate at the conclusion of the meeting in which we present our findings to the client. We frequently answer follow-up questions and assist where necessary after the engagement ends. However, formal follow-up reviews of clients' accounts and/or financial plans are initiated by clients when they are ready to do so. We typically suggest that clients should return about every twelve to eighteen months for these updates.

Client Referrals and Other Compensation

We do not receive compensation of any kind from anyone other than our clients, and we do not compensate others for client referrals.

Custody

At no time do we take custody of our clients' funds or securities. Consequently, we do not prepare account statements. Clients maintain and control their own accounts with unaffiliated custodians such as banks, brokerage firms or mutual fund companies. Clients receive their account statements directly from these custodians.

Investment Discretion

Not applicable. We do not exercise discretionary authority over clients' accounts.

Voting Client Securities

We do not, and will not, accept authority to vote client securities. Clients receive proxies and solicitations directly from the custodians of their securities.

If contacted by clients, we do not render opinions on proxies and solicitations.

Financial Information

Not applicable. Further disclosure is not required for this section because:

- a. I do not require prepayment of more than \$500 in advisory fees six months or more in advance of the engagement, and
- b. I do not have discretionary authority over clients' assets, and
- c. I do not have custody of client funds, and

d. I have not been the subject of a bankruptcy petition during the past 10 years

Requirements for State Registered Advisers

A. Principal Executive Officers, Education and Business Background: Charles K. Ryan, CFP® is the principal executive officer. The following is information about Charles's education and business background:

Year of Birth: 1964

Education:

BS Finance and Insurance, Northeastern University, Boston, MA 1987

CFP®, Certified Financial Planner Professional, Boston University, Boston, MA, 2005

CFP® certified 2010

Professional Certifications

CERTIFIED FINANCIAL PLANNER™ professional: Mr. Ryan is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks").

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad

base of financial planning knowledge in the context of real-life financial planning situations.

- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards

Business Background & Other:

Atlantic Financial Planning LLC, Principal, Registered Investment Adviser

The Family Firm Inc., (2007-2012). The Adviser provided financial research and analysis in all areas except security selection.

Planware Inc., (2007-20011). The Adviser worked as a financial planning software programmer.

Social Security Solutions Inc., (2011-2012). The Adviser devised Social Security claiming strategies for clients, provided training and support to users of its adviser software Social Security Analyzer, and assisted in development of that software.

Retiree Income Inc., (2011-2012). The Adviser developed financial plans for clients entering retirement.

B. Other Businesses Advisor is Engaged In

Adviser spends approximately 50% of his working hours in the employment United Continental Holdings Inc.

C. Performance-Based Fees

We do not charge performance-based fees

D. Involvement in Arbitrations or Administrative Proceedings: None

E. Relationships with Issuers of Securities: None

Part 2A, Appendix 1 – Wrap Fee Program Brochure

Not applicable. We do not sponsor wrap programs of any kind.

Part 2B, Supplement

This supplement discusses the educational and employment background of Adviser, CFP®

Charles Ryan earned a Bachelor's of Science degree in Finance and Insurance from Northeastern University in 1987. After completing a career as a Navy officer he consulted to several financial firms in the following capacities:

- The Family Firm Inc. as a financial research analyst
- PlanWare Inc. as a financial software programmer
- Social Security Solutions Inc. as a research analyst
- Retiree Income Inc. as a financial planner.

Charles has no legal or disciplinary history to report and has not been the subject of a bankruptcy petition.

Adviser will establish, maintain and enforce supervisory guidelines designed to achieve compliance by the investment adviser with pertinent state laws. Charles Ryan is the principal responsible for compliance.

We are committed to safeguarding the confidentiality, integrity and security of the non-public personal information that is provided to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, such as credit reports. We use this information to help you meet your personal financial goals.

We do not provide your personal information to mailing list vendors or solicitors. Federal and state regulators may review our company records and your personal records as permitted under law.

We store your information electronically in a secure format to insure that it is not placed at unreasonable risk.

As required by law, and consistent with the CFP Board of Ethics and Professional Responsibility, your information will be retained during the time that you are a client, and for the required time that such records must be retained in accordance with federal and state securities laws. If you decide at some point to become an inactive client, we will continue to adhere to our privacy policies and practices with respect to your information.

We may, from time to time, disclose limited information to attorneys, accountants, or other financial professionals solely for the purpose of obtaining a second opinion or to gain assistance in reviewing a specific financial question regarding your situation.

We will notify you if our privacy policy is expected to materially change. We are required by law to deliver this Privacy Policy Statement to clients annually in writing.