

# Item 1: Cover Page

## Focal Point Financial Planning, LLC

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Pleasant Grove, Utah 84062

### **Form ADV Part 2A – Firm Brochure**

(801)477-0549

[www.focalpointplanning.com](http://www.focalpointplanning.com)

Dated February 21st, 2022

This Brochure provides information about the qualifications and business practices of Focal Point Financial Planning, LLC. If you have any questions about the contents of this Brochure, please contact us at (801)477-0549. 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.

Focal Point Financial Planning, LLC is registered as an Investment Adviser with the State of Utah. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about Focal Point Financial Planning, LLC is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov), which can be found using the firm's identification number, 311040.

## Item 2: Material Changes

The last annual update of this Brochure was filed on January 5, 2021. The following changes have been made to this version of the Disclosure Brochure:

- Part 2A Item 4: Added Investment Management for Deferred Sales Trusts & Employee Benefit Plan Consulting Services
- Part 2A Item 5: Updated fee schedule for Focused Growth Planning
- Part 2A Item 5: Added fee schedule for Deferred Sales Trusts
- Part 2A Item 7: Updated types of clients
- Part 2A Item 8: Added language for Technical Analysis

From time to time, we may amend this Brochure to reflect changes in our business practices, changes in regulations, and routine annual updates as required by securities regulators. Either this complete Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Focal Point Financial Planning, LLC.

# Item 3: Table of Contents

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# Item 4: Advisory Business

## Description of Advisory Firm

Focal Point Financial Planning, LLC was formed in September 2019 and became registered as an Investment Adviser with the State of Utah in January 2021. No operations, including investment advisory services, were conducted by the firm prior to becoming registered in January 2021. Marcus Blanchard is the principal owner of Focal Point Financial Planning, LLC. As of December 31, 2021 Focal Point Financial Planning, LLC reports \$2,272,496 in discretionary Assets Under Management, and \$0 in non-discretionary Assets Under Management.

## Types of Advisory Services

### Focused Growth Planning

Focused Growth Planning involves working closely with an Advisor over an extended period of time, typically 12 months, in order to develop and implement a basic financial plan based on their unique goals and objectives. After the basic financial plan has been developed and delivered to the Client, the advisor and Client will begin working together, meeting on an annual basis. As part of the Client's annual review, the advisor and Client will work to complete a review and updating of their financial plan and financial information. The annual review will be completed within 12 months after the Client signs the initial financial planning agreement.

This service also involves managing individually tailored investment portfolios. Our firm provides continuous advice to a Client regarding the investment of Client funds based on the individual needs of the Client. Through personal discussions in which goals and objectives based on a Client's particular circumstances are established, we develop a Client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation targets. We will also review and discuss a Client's prior investment history, as well as family composition and background.

Account supervision is guided by the stated objectives of the Client (e.g., maximum capital appreciation, growth, income, or growth, and income), as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Fees pertaining to this service are outlined in Item 5 of this brochure.

### Project-Based Financial Planning Service

We provide project-based financial planning services on topics such as retirement planning, risk management, college savings, cash flow, debt management, work benefits, and estate and incapacity planning.

Financial planning involves an evaluation of a Client's current and future financial state by using currently known variables to predict future cash flows, asset values, and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information, and analysis will be considered as they affect and are affected by the entire financial and life situation of the Client. Clients participating in Project Based Financial Planning Services will receive a written or an electronic report from Marcus Blanchard, Owner and CCO, at the completion of the project, providing the Client with a summary of work completed and copies of any completed documents, including a detailed financial plan designed to achieve his or her stated financial goals and objectives.

In general, the financial plan will address any or all of the following areas of concern. The Client and advisor will work together to select specific areas to cover. These areas may include, but are not limited to, the following:

**Business Planning:** We provide consulting services for Clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.

**Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.

**College Savings:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren (if appropriate).

**Employee Benefits Optimization:** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.

**Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts, and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts. We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.

**Financial Goals:** We will help Clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.

**Investment Analysis:** This may involve developing an asset allocation strategy to meet Clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.

**Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including

those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less, taking more risk with investments).

If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years

**Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their “tax efficiency,” with the consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation.

We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval.

### **Ongoing Comprehensive Financial Planning**

Ongoing Financial Planning involves working closely with an Advisor over an extended period of time, typically 12 months, in order to develop and implement a financial plan based on their unique goals and objectives. Ongoing Financial Planning Services will receive a written or an electronic report providing the Client with a detailed financial plan designed to achieve his or her stated financial goals and objectives. After the comprehensive financial plan has been developed and delivered to the Client, the advisor and Client will build out a financial planning service calendar that lays out the specific tasks and areas of focus that will be addressed each month and quarter over the course of the year. If a follow-up meeting is required, we will meet at the Client's convenience. The plan and the Client's financial situation and goals will be monitored throughout the year and follow-up phone calls and emails will be made to the Client to confirm that any agreed upon action steps have been carried out. On an annual basis, there will be a full review of the financial plan to ensure its accuracy and ongoing appropriateness. As part of the Client's annual review, the advisor and Client will work to complete a full review and updating of the financial plan for the next 12 months and an updated monthly and quarterly service calendar will be agreed upon to establish expectations for the next calendar year. The annual review will be completed 12 months after the Client signs the initial financial planning agreement. For example, if a Client signs a financial planning agreement with Advisor in January 2021, the annual review will be completed in January 2022. Each year during the annual review the Client and advisor will re-evaluate and agree to the services and fees laid out for the next calendar year.

Upon desiring a comprehensive financial plan, a Client will be taken through establishing their goals and values around money. They will be required to provide information to help complete the following areas of analysis: net worth, cash flow, credit scores/reports, employee benefits, retirement planning, investments, college planning, and estate planning. Once the Client's information is reviewed, their plan will be built and analyzed, and then the findings, analysis and potential changes to their current situation will be reviewed with the Client in the delivery of the financial plan. Clients engaging in this service will receive a written or an electronic report, providing the Client with a detailed financial plan designed to achieve his or her stated financial goals and objectives that the monthly/quarterly service calendar will be based on. Additional follow-up meetings will be scheduled in defined intervals over each month or quarter depending on the needs of the client. The Client can schedule additional meetings at their convenience as changes arise. The plan and the Client's financial situation and goals will be

monitored and discussed regularly throughout the year and follow-up phone calls and emails will also be made to the Client to confirm that any agreed upon action steps have been carried out. On at least an annual basis, there will be a full comprehensive review of this plan to ensure its continued accuracy and ongoing appropriateness. Additional updates will be implemented at that time, as stated above, for the next calendar year.

### *Sample Client Service Calendar*

**January** - Investment Rebalance Audit, Quarterly Investment Research, Accountability Check-in on items from end-of-year meeting

**February** - Investment Rebalance Audit, Capital Gains Tax Reporting Analysis

**March** - Investment Rebalance Audit, Retirement Account Contribution Eligibility Review, IRA/HSA Contribution check in, Education Funding Review, Quarterly Newsletter

**April** - Investment Rebalance Audit, Quarterly Investment Research, Accountability Check-In on any unaddressed items, Tax Return Analysis, Spring Meeting/Review

**May** - Investment Rebalance Audit, Tax-loss Harvest Audit, Accountability Check in on action items, Tax Return Analysis

**June** - Investment Rebalance Audit, Quarterly Newsletter/Education, update planning projections

**July** - Investment Rebalance Audit, Quarterly Investment Research

**August** - Investment Rebalance Audit, Tax-Loss Harvest Audit, Budget/Cash Flow Analysis

**September** - Investment Rebalance Audit, Quarterly Newsletter

**October** - Investment Rebalance Audit, Quarterly Investment Research, Review of Employer Benefits, Tax Return Analysis (extended filers), End-of-Year Meetings

**November** - Investment Rebalance Audit, Tax-Loss Harvesting Audit, Beneficiary Review, Estate Planning Needs Review, Roth Conversions Analysis, Charitable Contributions analysis, Retirement Account Distribution review, End-Of-Year Meetings

**December** - Investment Rebalance Audit, Employer Retirement Account Contribution Audit, Quarterly Newsletter

### **Investment Management for Deferred Sales Trusts**

Our firm provides management services to deferred sales trusts in which the Advisor will provide ongoing supervision and management over the trust with regard to the investments within the trust's portfolio and provide continuous advice around the investable assets of the trust. The adviser will establish an investment policy or plan for the trust and ensure that the management decisions are in accordance with the established plan. The advisor will also meet with the trustee on a periodic basis to review the investment plan, the portfolio, and make any appropriate recommendations as to changes in the portfolio.

### **Employee Benefit Plan Consulting Services**

Our firm provides employee benefit plan services to employer plan sponsors on an ongoing basis. Generally, such services consist of assisting employer plan sponsors in establishing, monitoring, and reviewing their company's participant-directed retirement plan. As the needs of the plan sponsor dictate, areas of advising could include: investment options, plan structure, and participant education. In providing employee benefit plan consulting services, our firm can be engaged to provide various fiduciary services from plan administration, participant education, and consulting on plan investment options, to taking on the investment management responsibilities of the plan as a named fiduciary. All services are provided consistent with ERISA regulation governing plan fiduciaries.

### **Client Tailored Services and Client Imposed Restrictions**

We offer the same suite of services to all of our Clients. However, specific Client financial plans and their implementation are dependent upon the Client Investment Policy Statement which outlines each Client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a Client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Clients are able to specify, within reason, any limitations they would like to place on discretionary authority as it pertains to individual securities and/or sectors that will be traded in their account, by notating these items on the executed advisory agreement.

### **Wrap Fee Programs**

We do not participate in wrap fee programs.

Because Focal Point Financial Planning, LLC is a new entity, it currently reports no discretionary or non-discretionary Assets Under Management. Assets Under Management were calculated as of October 22, 2020.

## **Item 5: Fees and Compensation**

Please note, unless a Client has received the firm's Disclosure Brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the Client within five (5) business days of signing the contract without incurring any advisory fees. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

### **Focused Growth Planning**

Our standard advisory fee is based on the market value of the assets under management and is calculated as follows:

<b>Account Value</b>	<b>Annual Advisory Fee</b>
<b>\$0 - \$500,000</b>	<b>1.50%</b>
<b>\$500,001 - \$3,000,000</b>	<b>1.00%</b>
<b>\$3,000,001 and Above</b>	<b>0.50%</b>

The annual fees are negotiable, prorated and paid in arrears on a quarterly basis. The advisory fee is a blended fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart resulting in a combined weighted fee. For example, an account valued at \$2,000,000 would pay an effective fee of 1.125% with the annual fee of \$22,500. The quarterly fee is determined by the following calculation:  $((\$500,000 \times 1.50\%) + (\$1,500,000 \times 1.00\%) + (\$0 \times 0.50\%)) \div 4 = \$5,625$ . No increase in the annual fee shall be effective without agreement from the Client by signing a new agreement or amendment to their current advisory agreement.

Advisory fees are directly debited from Client accounts, or the Client may choose to pay by check. Accounts initiated or terminated during a calendar quarter will be charged a prorated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at any time. Since fees are paid in arrears, no refund will be needed upon termination of the account.

Use of a blended fee schedule represents a conflict of interest for Focal Point Financial Planning, LLC in that the blended fee schedule results in higher fees for Focal Point Financial Planning, LLC than are collected by advisers who use a breakpoint schedule for the same or similar fees. Fees that are charged through a blended fee schedule



result in additional revenue for the adviser as the value of the account increases. Although new money or increases in the account's values may be managed at lower rates, the total values of assets in the earlier tiers continue to be managed at their initial higher rates. Higher assets under management fees may have an adverse effect on client returns and client portfolios over time.

For Clients with \$500,000 or more in assets under management with Focal Point Financial Planning, LLC, Ongoing Comprehensive Financial Planning services will be provided without incurring an additional fee.

### **Project-Based Financial Planning Fixed Fee**

Project-Based Financial Planning engagements are offered at an hourly rate of \$150 per hour. The fee is due upon completion of the engagement. In the event of early termination by the Client, any fees for the hours already worked will be due. Fees for this service may be paid by electronic funds transfer or check.

### **Ongoing Comprehensive Financial Planning**

Ongoing Comprehensive Financial Planning consists of an ongoing fee of \$625 per month, or \$1,875 per quarter. The fee rate is negotiable based on the Client's individual needs and financial situation. Focal Point Financial Planning, LLC may reduce the Client's fees based on the following factors: the complexity of the Client's financial goals and objectives; any specific restrictions the Client places on the account; and specific needs of the Client. Fees are paid in arrears by electronic funds transfer or check. This service may be terminated with written notice at any time. Since fees are paid in arrears, no refund will be needed upon termination of the account.

For Clients with \$500,000 or more in assets under management with Focal Point Financial Planning, LLC, Ongoing Comprehensive Financial Planning services will be provided without incurring an additional fee.

For Clients with less than \$500,000 in assets under management with Focal Point Financial Planning, LLC, Focused Growth services planning may also be provided without incurring an additional fee.

### **Investment Management for Deferred Sales Trusts**

Our advisory fee for assets managed through a Deferred Sales Trust is based on the market value of the plan or trust assets under management and is calculated as follows:

<b>Managed Asset Value</b>	<b>Annual Advisory Fee</b>
<b>\$0 - \$2,000,000</b>	0.65%
<b>\$2,000,001 - \$4,000,000</b>	0.50%
<b>\$4,000,001 - \$10,000,000</b>	0.40%
<b>\$10,000,001 and Above</b>	0.25%

The annual fees are negotiable, prorated and paid in arrears on a quarterly basis. The advisory fee is a blended fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart resulting in a combined weighted fee. For example, an account valued at \$4,000,000 would pay an effective fee of 0.575% with the annual fee of \$23,000. The quarterly fee is determined by the following calculation:  $((\$2,000,000 \times 0.65\%) + (\$2,000,000 \times 0.50\%)) \div 4 = \$5,750$ . No increase in the annual fee shall be effective without agreement from the Client by signing a new agreement or amendment to their current advisory agreement.

Advisory fees are directly debited from Client accounts, or the Client may choose to pay by check. Accounts initiated or terminated during a calendar quarter will be charged a prorated fee based on the amount of time

remaining in the billing period. An account may be terminated with written notice at any time. Since fees are paid in arrears, no refund will be needed upon termination of the account.

Use of a blended fee schedule represents a conflict of interest for Focal Point Financial Planning, LLC in that the blended fee schedule results in higher fees for Focal Point Financial Planning, LLC than are collected by advisers who use a breakpoint schedule for the same or similar fees. Fees that are charged through a blended fee schedule result in additional revenue for the adviser as the value of the account increases. Although new money or increases in the account's values may be managed at lower rates, the total values of assets in the earlier tiers continue to be managed at their initial higher rates. Higher assets under management fees may have an adverse effect on client returns and client portfolios over time.

### **Employee Benefit Plan Services**

Focal Point Financial Planning, LLC will be compensated for Employee Benefit Plan services according to the value of plan assets not to exceed 0.65% of the total plan assets. This fee is negotiable. This does not include fees to other parties, such as record keepers, custodians, or third-party administrators. Fees for this service are either paid directly by the plan sponsor or deducted directly from the plan assets by the custodian on a quarterly basis in arrears.

### **Other Types of Fees and Expenses**

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the Client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer, and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund 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 our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for Client's transactions and determining the reasonableness of their compensation (e.g., commissions).

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**

We do not offer performance-based fees and do not engage in side-by-side management.

## **Item 7: Types of Clients**

We provide financial planning and portfolio management services to individuals, trusts, estates, retirement & pension plans, and high net-worth individuals.

We have a \$100,000 minimum account size requirement for Clients who will only use our Focused Growth Planning services. This requirement may be waived at the firm's discretion. We do not have a minimum account size for clients using Focused Growth Planning when combined with financial planning services.

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

Our primary methods of investment analysis are Fundamental, Cyclical, Technical, and Tactical analysis.

**Fundamental analysis** involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that the information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

**Cyclical analysis** is a type of technical analysis that involves evaluating recurring price patterns and trends based upon business cycles. Economic/business cycles may not be predictable and may have many fluctuations between long-term expansions and contractions. The lengths of economic cycles may be difficult to predict with accuracy and therefore the risk of cyclical analysis is the difficulty in predicting economic trends and consequently the changing value of securities that would be affected by these changing trends.

**Technical analysis** involves using chart patterns, momentum, volume, and relative strength in an effort to pick sectors that may outperform market indices. However, there is no assurance of accurate forecasts or that trends will develop in the markets we follow. In the past, there have been periods without discernible trends and similar periods will presumably occur in the future. Even where major trends develop, outside factors like government intervention could potentially shorten them.

Furthermore, one limitation of technical analysis is that it requires price movement data, which can translate into price trends sufficient to dictate a market entry or exit decision. In a trendless or erratic market, a technical method may fail to identify trends requiring action. In addition, technical methods may overreact to minor price movements, establishing positions contrary to overall price trends, which may result in losses. Finally, a technical trading method may underperform other trading methods when fundamental factors dominate price moves within a given market.

**Tactical analysis** is an active management portfolio strategy that shifts the percentage of assets held in various categories to take advantage of market pricing anomalies or strong market sectors. This strategy allows portfolio managers to create extra value by taking advantage of certain situations in the marketplace. It is a moderately active strategy since managers return to the portfolio's original strategic asset mix once reaching the desired short-term profits.

### Passive and Active Investment Management

We may choose investment vehicles that are considered passive, active, or a combination of both styles.

Passive investing involves building portfolios that are composed of various distinct asset classes. The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio.

Active investing involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark. Actively managed funds are also designed to reduce volatility and risk.

We may engage in both passive and active investing in your portfolio. However, we strive to construct portfolios of funds and individual securities that we believe will have the greatest probability for achieving our clients' personal financial goals with the least amount of volatility and risk rather than attempt to outperform an arbitrary index or benchmark.

Specific investment selections are based on a number of factors that we evaluate in order to select, what we believe to be, the highest quality funds or individual securities for our clients. These factors include but are not limited to underlying holdings of funds, percentage weighting of holdings within funds, liquidity, tax efficiency, bid/ask spreads, and other smart/strategic beta factors. These factors may or may not result in the lowest cost ETFs and mutual funds available when utilizing funds in a client's portfolio, but we strive to keep internal fund expenses as low as possible.

### **Modern Portfolio Theory**

The underlying principles of MPT are:

- Investors are risk averse. The only acceptable risk is that which is adequately compensated by an expected return. Risk and investment return are related and an increase in risk requires an increased expected return.
- Markets are efficient. The same market information is available to all investors at the same time. The market prices every security fairly based upon this equal availability of information.
- The design of the portfolio as a whole is more important than the selection of any particular security. The appropriate allocation of capital among asset classes will have far more influence on long-term portfolio performance than the selection of individual securities.
- Investing for the long-term (preferably longer than ten years) becomes critical to investment success because it allows the long-term characteristics of the asset classes to surface.
- Increasing diversification of the portfolio with lower correlated asset class positions can decrease portfolio risk. Correlation is the statistical term for the extent to which two asset classes move in tandem or opposition to one another.

### **Material Risks Involved**

**All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear.** Many of these risks apply equally to stocks, bonds, commodities, and any other investment or security. Material risks associated with our investment strategies are listed below.

**Market Risk:** Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

**Strategy Risk:** The Adviser's investment strategies and/or investment techniques may not work as intended.

**Small and Medium Cap Company Risk:** Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the Client's portfolio.

**Turnover Risk:** At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

**Limited markets:** Certain securities may be less liquid (harder to sell or buy) and their prices may at times be more volatile than at other times. Under certain market conditions, we may be unable to sell or liquidate investments at prices we consider reasonable or favorable or find buyers at any price.

**Concentration Risk:** Certain investment strategies focus on particular asset-classes, industries, sectors or types of investment. From time to time these strategies may be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.

**Interest Rate Risk:** Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

**Legal or Legislative Risk:** Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

**Inflation:** Inflation may erode the buying power of your investment portfolio, even if the dollar value of your investments remains the same.

### **Risks Associated with Securities**

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

**Commercial Paper** is, in most cases, an unsecured promissory note that is issued with a maturity of 270 days or less. Being unsecured the risk to the investor is that the issuer may default.

**Common stocks** may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

**Corporate Bonds** are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on factors such as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

**Bank Obligations** including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

**Municipal Bonds** are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

**Exchange Traded Funds** prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the

shares are de-listed from the exchange, or the activation of market-wide “circuit breakers” (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which the Clients invest.

**Mutual Funds:** When a Client invests in open-end mutual funds or ETFs, the Client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the Client will incur higher expenses, many of which may be duplicative. In addition, the Client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).

## Item 9: Disciplinary Information

### **Criminal or Civil Actions**

Focal Point Financial Planning, LLC and its management have not been involved in any criminal or civil action.

### **Administrative Enforcement Proceedings**

Focal Point Financial Planning, LLC and its management have not been involved in administrative enforcement proceedings.

### **Self-Regulatory Organization Enforcement Proceedings**

Focal Point Financial Planning, LLC and its management have not been involved in legal or disciplinary events that are material to a Client’s or prospective Client’s evaluation of Focal Point Financial Planning, LLC or the integrity of its management.

## Item 10: Other Financial Industry Activities and Affiliations

No Focal Point Financial Planning, LLC employee is registered, or has an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No Focal Point Financial Planning, LLC employee is registered, or has an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

Focal Point Financial Planning, LLC does not have any related parties. As a result, we do not have a relationship with any related parties.

Focal Point Financial Planning, LLC only receives compensation directly from Clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

### **Recommendations or Selections of Other Investment Advisers**

Focal Point Financial Planning, LLC does not recommend Clients to Outside Managers to manage their accounts.

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

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each Client. Our Clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc., and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

## **Code of Ethics Description**

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory Clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to Clients.
- Competence - Associated persons shall provide services to Clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to Clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential Client information without the specific consent of the Client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matters shall reflect the credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide a copy of its Code of Ethics to any Client or prospective Client upon request.

## **Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest**

Neither our firm, its associates or any related person is authorized to recommend to a Client or effect a transaction for a Client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

## **Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest**

Our firm and its “related persons” may buy or sell securities similar to, or different from, those we recommend to Clients for their accounts. In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates’ transactions in specific reportable

securities transactions. Any exceptions or trading pre-clearance must be approved by the firm principal in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

### **Trading Securities At/Around the Same Time as Client's Securities**

From time to time, our firm or its "related persons" may buy or sell securities for themselves at or around the same time as clients. This may provide an opportunity for representatives of Focal Point Financial Planning, LLC to buy or sell securities before or after recommending securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest; however, Focal Point Financial Planning, LLC will never engage in trading that operates to the client's disadvantage if representatives of Focal Point Financial Planning, LLC buy or sell securities at or around the same time as clients.

## **Item 12: Brokerage Practices**

### **Factors Used to Select Custodians and/or Broker-Dealers**

Focal Point Financial Planning, LLC does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to the Client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

#### **1. Research and Other Soft-Dollar Benefits**

We currently receive soft dollar benefits by nature of our relationship with TD Ameritrade. Focal Point Financial Planning, LLC's use of TD Ameritrade as a custodian gives them access to research products and/or services. The use of these research products and/or services results in a benefit to Focal Point Financial Planning, LLC because Focal Point Financial Planning, LLC does not have to produce or pay for the research, products or services.

Focal Point Financial Planning, LLC may have an incentive to select or recommend a broker-dealer based on its interest in receiving the research or other products or services, rather than on the client's interest in receiving favorable execution. We will not recommend any broker dealer or custodian without first ensuring the use of that party is in the client's best interest.

#### **2. Brokerage for Client Referrals**

We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

#### **3. Clients Directing Which Broker/Dealer/Custodian to Use**

We require a specific custodian for Clients to use in order to participate in our investment management services. By requiring Clients to choose a specific custodian, we may be unable to achieve the most favorable execution of Client transactions and this may cost Clients money over using a lower-cost custodian. Not all advisers require the use of a specific custodian. Clients may not direct us to use a specific broker-dealer to execute transactions.

### **How we Select Brokers/Custodians**

We seek to recommend a custodian/broker that will hold your assets and execute transactions on terms that are, overall, most advantageous when compared with other available providers and their services. In recommending a custodian/broker we also consider the reasonableness of their fees based on a wide range of factors, including:

- Capability to execute, clear, and settle trades (buy and sell securities for your account) itself or to facilitate such services.
- Capability to facilitate timely transfers and payments to and from accounts.



- Availability of investment research and tools that assist us in making investment decisions.
- Quality of services.
- Competitiveness of the price of those services and willingness to negotiate the prices.
- Reputation, financial strength, and stability.
- Prior service to us and our other clients.

## **The Custodian and Brokers We Use (TD Ameritrade)**

Advisor participates in the TD Ameritrade Institutional program. TD Ameritrade Institutional is a division of TD Ameritrade, Inc. ("TD Ameritrade"), member FINRA/SIPC. TD Ameritrade is an independent [and unaffiliated] SEC-registered broker-dealer. TD Ameritrade offers to independent investment Advisors services which include custody of securities, trade execution, clearance, and settlement of transactions. Advisor receives some benefits from TD Ameritrade through its participation in the program.

As stated above, Advisor participates in TD Ameritrade's institutional customer program and Advisor may recommend TD Ameritrade to Clients for custody and brokerage services. There is no direct link between Advisor's participation in the program and the investment advice it gives to its Clients, although Advisor receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving Advisor participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to Advisor by third party vendors. TD Ameritrade may also have paid for business consulting and professional services received by Advisor's related persons. Some of the products and services made available by TD Ameritrade through the program may benefit Advisor but may not benefit its Client accounts. These products or services may assist Advisor in managing and administering Client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help Advisor manage and further develop its business enterprise. The benefits received by Advisor or its personnel through participation in the program does not depend on the number of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to Clients, Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits by Advisor or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor's choice of TD Ameritrade for custody and brokerage services.

## **Aggregating (Block) Trading for Multiple Client Accounts**

Investment advisers may elect to purchase or sell the same securities for several clients at approximately the same time when they believe such action may prove advantageous to clients. This process is referred to as aggregating orders, batch trading or block trading. We do not engage in block trading. It should be noted that implementing trades on a block or aggregate basis may be less expensive for client accounts; however, it is our trading policy is to implement all client orders on an individual basis. Therefore, we do not aggregate or "block" client transactions. Considering the types of investments we hold in advisory client accounts, we do not believe clients are hindered in any way because we trade accounts individually. This is because we develop individualized

investment strategies for clients and holdings will vary. Our strategies are primarily developed for the long-term and minor differences in price execution are not material to our overall investment strategy.

## Item 13: Review of Accounts

Client accounts with the Investment Management Service will be reviewed regularly on a quarterly basis by Marcus Blanchard, Owner and CCO. The account is reviewed with regards to the Client's investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletions of Client imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per Client's needs. Focal Point Financial Planning, LLC will not provide recurring written reports to Investment Management Clients outside of the development of an investment policy statement that is established toward the start of the engagement and reviewed periodically to ensure it remains aligned with the clients needs and objectives over time.

Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

Clients participating in Project Based Financial Planning Services will receive a written or an electronic report from Marcus Blanchard, Owner and CCO, at the completion of the project, providing the Client with a summary of work completed and copies of any completed documents.

Ongoing Financial Planning Services involves a written or an electronic report from Marcus Blanchard, Owner and CCO, providing the Client with a detailed financial plan designed to achieve his or her stated financial goals and objectives. If a follow-up meeting is required, we will meet at the Client's convenience. The plan and the Client's financial situation and goals will be monitored throughout the year and follow-up phone calls and emails will be made to the Client to confirm that any agreed upon action steps have been carried out. On an annual basis, there will be a full review of the financial plan to ensure its accuracy and ongoing appropriateness.

## Item 14: Client Referrals and Other Compensation

We do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our Clients. Nor do we, directly or indirectly, compensate any person who is not advisory personnel for Client referrals.

## Item 15: Custody

Focal Point Financial Planning, LLC does not accept custody of Client funds except in the instance of withdrawing Client fees.

For Client accounts in which Focal Point Financial Planning, LLC directly debits their advisory fee:

- i. Focal Point Financial Planning, LLC will send a copy of its invoice to the custodian at the same time that it sends the Client a copy.

- ii. The custodian will send at least quarterly statements to the Client showing all disbursements for the account, including the amount of the advisory fee.
- iii. The Client will provide written authorization to Focal Point Financial Planning, LLC, permitting them to be paid directly for their accounts held by the custodian.

Clients should receive at least quarterly statements from the broker-dealer, bank or other qualified custodian that holds and maintains Client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you.

## Item 16: Investment Discretion

For those Client accounts where we provide Investment Management Services, we maintain discretion over Client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to Clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the Client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship and any limitations on discretion will be outlined in the advisory contract and signed by the Client.

## Item 17: Voting Client Securities

We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the Client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

## Item 18: Financial Information

Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to Clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of Client funds or securities or require or solicit prepayment of more than \$500 in fees per Client six months in advance.

## Item 19: Requirements for State-Registered Advisers

**Marcus Blanchard**

Born: 1990

## Educational Background

- 2018 – Personal Financial Planning, Utah Valley University

## Business Experience

- 10/2020 – Present, Focal Point Financial Planning, LLC, Owner and CCO
- 05/2015 – Present, Sidewinder Industries LLC, Owner - Operator
- 04/2019 – 12/2020, DFIG Investments, Inc, Registered Representative
- 08/2017 – 04/2019, Fidelity Brokerage Services, LLC, Financial Representative
- 05/2017 – 08/2017, Veritude, Intern
- 08/2014 – 07/2017, Deliberate Dynamics Inc., Instructor
- 08/2013 – 06/2014, EMC Corporation, Customer Service Rep/Contractor
- 08/2009 – 08/2013, United States Marine Corps, LAV Crewman

## Professional Designations, Licensing & Exams

**CFP (Certified Financial Planner)®:** 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, more than 71,000 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 an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination 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.

**Chartered Financial Consultant (ChFC):** This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take seven mandatory courses which include the following disciplines: financial, insurance, retirement and estate planning; income taxation, investments and application of financial planning; as well as two elective courses involving the application of the aforementioned disciplines. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.

**Wealth Management Certified Professional (WMCP):** This designation is issued by The American College and is granted to individuals who have at least one year of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to complete all program content which includes the following topics: Investment Management Theory, Investment Management Tools, Investment Accounts, and Application and Portfolio Management Strategies. This course has a final proctored exam and once issued, must participate in the Professional Recertification Program in order to maintain the designation.

## Other Business Activities

Marcus Blanchard is the owner of Sidewinder Industries LLC where he assembles data card holders for the hunting and competitive shooting community. This is generally performed outside of regular business hours. Clients are not solicited to invest in or receive services from Sidewinder Industries, LLC.

Marcus Blanchard is associated with the Estate Planning Team, where he helps market the Deferred Sales Trust strategy for business owners and real estate investors looking to exit. Marcus does not receive any compensation for marketing the Deferred Sales Trust. This is generally performed during regular business hours and amounts to approximately 5 hours per month total.

## Performance-Based Fees

Neither Focal Point Financial Planning, LLC, nor any supervised persons, are compensated by performance-based fees.

## Material Disciplinary Disclosures

No management person at Focal Point Financial Planning, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

## Material Relationships That Management Persons Have With Issuers of Securities

Focal Point Financial Planning, LLC, nor Marcus Blanchard, have any relationship or arrangement with issuers of securities, in addition to what is described in Item 10. Clients are not solicited to invest in or receive services from Sidewinder Industries, LLC.

### **Additional Compensation**

Marcus Blanchard does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through Focal Point Financial Planning, LLC.

### **Supervision**

Marcus Blanchard, as Owner and Chief Compliance Officer of Focal Point Financial Planning, LLC, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

### **Requirements for State Registered Advisers**

Marcus Blanchard has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

## Focal Point Financial Planning, LLC

961 W 630 S. Unit 40  
Pleasant Grove, Utah 84062  
(801)477-0549

[www.focalpointplanning.com](http://www.focalpointplanning.com)

Dated February 21st, 2022

### Form ADV Part 2B – Brochure Supplement

*For*

**Marcus Blanchard 6847288**

Owner and Chief Compliance Officer

This brochure supplement provides information about Marcus Blanchard that supplements the Focal Point Financial Planning, LLC (“Focal Point Financial Planning, LLC”) brochure. A copy of that brochure precedes this supplement. Please contact Marcus Blanchard if the Focal Point Financial Planning, LLC brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Marcus Blanchard is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number 6847288.

# Item 2: Educational Background and Business Experience

## Marcus Blanchard

Born: 1990

### Educational Background

- 2018 – Personal Financial Planning, Utah Valley University

### Business Experience

- 10/2020 – Present, Focal Point Financial Planning, LLC, Owner and CCO
- 05/2015 – Present, Sidewinder Industries LLC, Owner - Operator
- 04/2019 – 12/2020, DFIG Investments, Inc, Registered Representative
- 08/2017 – 04/2019, Fidelity Brokerage Services, LLC, Financial Representative
- 05/2017 – 08/2017, Veritude, Intern
- 08/2014 – 07/2017, Deliberate Dynamics Inc., Instructor
- 08/2013 – 06/2014, EMC Corporation, Customer Service Rep/Contractor
- 08/2009 – 08/2013, United States Marine Corps, LAV Crewman

### Professional Designations, Licensing & Exams

**CFP (Certified Financial Planner)®:** 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, more than 71,000 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 an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination 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.

**Chartered Financial Consultant (ChFC):** This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take seven mandatory courses which include the following disciplines: financial, insurance, retirement and estate planning; income taxation, investments and application of financial planning; as well as two elective courses involving the application of the aforementioned disciplines. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.

**Wealth Management Certified Professional (WMCP):** This designation is issued by The American College and is granted to individuals who have at least one year of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to complete all program content which includes the following topics: Investment Management Theory, Investment Management Tools, Investment Accounts, and Application and Portfolio Management Strategies. This course has a final proctored exam and once issued, must participate in the Professional Recertification Program in order to maintain the designation.

## Item 3: Disciplinary Information

No management person at Focal Point Financial Planning, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

## Item 4: Other Business Activities

Marcus Blanchard is the owner of Sidewinder Industries LLC where he assembles data card holders for the hunting and competitive shooting community. This is generally performed outside of regular business hours. Clients are not solicited to invest in or receive services from Sidewinder Industries, LLC.

Marcus Blanchard is associated with the Estate Planning Team, where he helps market the Deferred Sales Trust strategy for business owners and real estate investors looking to exit. Marcus does not receive any compensation for marketing the Deferred Sales Trust. This is generally performed during regular business hours and amounts to approximately 5 hours per month total.

## Item 5: Additional Compensation

Marcus Blanchard does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through Focal Point Financial Planning, LLC.

## Item 6: Supervision

Marcus Blanchard, as Owner and Chief Compliance Officer of Focal Point Financial Planning, LLC, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

## Item 7: Requirements for State Registered Advisers

Marcus Blanchard has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.