

Item 1 - Cover Page

# Planning Within Reach

2445 Brant Street #506

San Diego, CA 92101

619-567-9306

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

Last Update: February 6, 2018

This Brochure provides information about the qualifications and business practices of Planning Within Reach. If you have any questions about the contents of this Brochure, please contact Linda Rogers at 619-567-9306 or [linda@planningwithinreach.com](mailto:linda@planningwithinreach.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.

Linda Rogers is a registered investment adviser. 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 Planning Within Reach is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number, known as a CRD number. The CRD number for Planning Within Reach is 165383.

## Item 2 – Material Changes

Pursuant to new SEC Rules, we will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

Planning Within Reach has the following material changes to report. This list summarizes changes to policies, practices or conflicts of interests only.

- The firm has updated fees for the services that are offered.
- The firm added tax preparation as a separate service.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting Linda Rogers at 619-567-9306 or [linda@planningwithinreach.com](mailto:linda@planningwithinreach.com).

Additional information about Linda Rogers is also available via the SEC's web site [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The SEC's web site also provides information about any persons affiliated with Planning Within Reach who are registered, or are required to be registered, as investment adviser representatives of Planning Within Reach.

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## Item 4 – Advisory Business

Planning Within Reach is a virtual planning firm that offers comprehensive financial planning for young families. Linda Rogers is the Owner of the firm.

### Services Offered

Planning Within Reach provides fee-only, hourly, and project-based financial planning, investment advisory, and tax preparation services to individuals and families. These services may be general in nature or focused on particular areas of interest or need, depending upon each client's unique circumstances.

This narrative brochure provides clients with information regarding Planning Within Reach and the qualifications, business practices, and nature of services that should be considered before becoming a client. All material conflicts of interest under CCR Section 260.238 (k) have been disclosed regarding the investment advisor, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

### *Financial Planning for Individuals:*

Planning Within Reach provides financial planning services to the extent specifically requested by the client. Advice is rendered in the areas of cash flow/budgeting, debt management, college funding, risk management, asset allocation, specific investment selection, retirement planning, and estate planning. Planning Within Reach employs fundamental, long-term financial planning and investment strategies.

Planning Within Reach first conducts an initial interview and gathers data to assist the client in determining specific needs, goals, objectives and tolerance for risk. Planning Within Reach then prepares analyses of the current financial situation and possible future scenarios, when appropriate. Next, Planning Within Reach presents the analysis and a written summary of the significant observations, assumptions and recommendations over each area that Planning Within Reach was engaged to provide advice. Upon the completion of this presentation the engagement is concluded. Clients may re-engage Planning Within Reach as needed. Periodic financial check-ups and portfolio reviews are recommended and it is the client's responsibility to initiate these reviews. In all instances the client will retain full discretion over all implementation decisions and are free to accept or reject any recommendation.

### *Financial Planning for Companies:*

Planning Within Reach, LLC (PWR) provides a service to investment advisory firms looking

to outsource their financial planning. With this relationship, the investment advisory firms maintain the relationship with the Client. They simply provide all relevant information to PWR and PWR presents the plan to the Financial Advisor. The Financial Advisor is responsible for all Investment Recommendations and how they choose to present the information to their Client.

#### *Tax Preparation:*

Planning Within Reach offers tax preparation as a separate service. This client is billed hourly and engages with the firm via a separate contract.

#### General Information

Planning Within Reach does not provide legal services. They provide accounting services under a separate engagement from financial planning and investment advisory services. With the client's consent, we may work with other advisors (attorney, accountant, etc.) as needed. These other advisors may bill separately for their services and these fees will be in addition to those of our firm. Our firm will use its best judgment and good faith effort in rendering these services.

#### Packages

##### *Get on Track - \$900 project fee*

- Review of Goals
- Balance Sheet
- Cash Flow Analysis
- Tax Analysis
- Recommended Budget
- Debt management plan

##### *Comprehensive Financial Plan - \$2,000 - \$4,000 project fee*

- Get on Track, plus
- Education Plan (if applicable)
- New Home Analysis (if applicable)
- Investment Analysis
- Insurance Analysis
- Retirement Analysis
- Estate Planning Review

##### *Newlywed Plan - \$2,000 project fee*

- Review of Goals
- Balance Sheet

Cash Flow Analysis  
Tax Analysis  
Investment Analysis  
Insurance Analysis  
Estate Planning Review

*Annual Review - \$1,000 - 2,500 project fee*

*Hourly (as needed) Planning - Hourly \$160 per hour*

*Tax Prep - Hourly \$160 per hour*

*Financial Planning for Investment Advisory Firms - Hourly \$160 per hour*

Non-Participation in Wrap Fee Programs

Planning Within Reach, as a matter of policy and practice, does not sponsor any wrap fee program. A wrap fee program is defined as any advisory program under which a specified fee or fees not based directly upon transactions in a client's account is charged for investment advisory services (which may include portfolio management or advice concerning the selection of other investment advisors) and the execution of client transactions.

Amount of Assets Under Management

Planning Within Reach does not manage client assets; therefore, as of December 31, 2017, the firm has no assets under management.

Planning Within Reach has \$11,500,000 in asset under advisement.

10 CCR Section 260.235.2 Disclosure

Planning Within Reach must state when a conflict exists between the interests of the investment advisor and the interests of the client. The client is under no obligation to act upon the investment advisor's recommendation. If the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through the investment advisor.

## Item 5 – Fees and Compensation

Planning Within Reach charges fees for financial planning, tax prep and advisory services on an hourly or project basis. No performance related or asset management fees are charged.

The Advisor's hourly fees will not exceed \$160 per hour. At the time of the engagement, the services to be provided and the anticipated fee range are detailed in the written Service

Agreement. The estimated fee range is based on the hourly rate and is influenced primarily by the client needs and analytical complexity of the case. The highest part of the range may serve as a ceiling, which the fee for requested services would not exceed.

Planning Within Reach may require a deposit for initial engagements in the amount of the lesser of \$500 or 1/2 of the lower end of the estimated fee range. The balance of fees due are payable immediately upon presentation of the plan or advice to the client. Services to be provided and the anticipated fee range are detailed in the written Client Service Agreement.

Military and other discounts are available and all fees are subject to negotiation.

### Disclosure Statement

A copy of the Planning Within Reach written brochure as set forth on Part 2A of Form ADV will be provided to each client prior to, or at the same time as, the execution of the Client Service Agreement.

Fees paid to Planning Within Reach for financial planning and advisory services are separate from the fees and expenses charged by mutual fund companies, exchange-traded funds (ETFs), and their portfolio managers. A complete explanation of these fees and expenses are provided in each mutual fund prospectus. Clients are encouraged to read the prospectus before investing. The client may also incur transaction costs or administration fees from broker-dealers, trust companies, or other service providers. Clients are encouraged to obtain a complete schedule of these fees from the service provider prior to entering into any engagement. Planning Within Reach does not receive any portion of these other fees. The only compensation received by Planning Within Reach is the hourly and / or project fees paid directly by the client.

Planning Within Reach's relationship with each client is non-exclusive; in other words, Planning Within Reach provides investment advisory services and financial planning services to multiple clients. Planning Within Reach seeks to avoid situations in which one client's interest may conflict with the interest of another of its clients.

Planning Within Reach believes that the charges and fees offered are competitive with alternative programs available through other firms offering a similar range of services; however, lower fees for comparable services may be available from other sources.

### Termination of Services

Either party may terminate the agreement at any time, which will typically be in writing. Should you verbally notify our firm of the termination and, if in two business days following this notification we have not received your notice in writing, we will make a written notice of the termination in our records and send you our own termination notice as a substitute.

If you are a new client, you may terminate an agreement with our firm within five business days after the signing of our engagement agreement without penalty or charge. Should you terminate an engagement after this date, you may be invoiced for any time charges incurred by our firm in the preparation of your financial plan or investment allocation. In the case of any prepaid fees, we will promptly return any unearned amount upon receipt of a written termination notice.

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

Planning Within Reach does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client). As Planning Within Reach does not provide ongoing investment management services, issues related to side-by-side management are not applicable.

#### Item 7 – Types of Clients

Planning Within Reach offers personalized financial planning and investment advice to a wide range of clients including single professionals, young families, pre-retirees and retirees.

We do not require minimum income levels, a minimum level of assets, or other conditions for our services.

We reserve the right to waive or reduce certain fees based on unique individual circumstances, special arrangements, pre-existing relationships, or as otherwise may be determined by Linda Rogers. We also reserve the right to decline services to any prospective client for any reason.

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

If the advisor is engaged to provide investment advice, Planning Within Reach utilizes fundamental analysis. Fundamental analysis is performed on historical and present data, with the goal of making financial recommendations. The main sources of information include financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases. We may reference the U.S. Tax Codes, IRS Regulations, and Tax Court decisions. Other sources that the firm may use include Morningstar mutual fund information, Morningstar stock information, and the World Wide Web.

If the advisor is engaged to provide investment advice, the primary investment strategy used on client accounts is asset allocation based on Modern Portfolio Theory. Planning Within Reach will develop a diversified investment portfolio by mixing different assets (stock vs. bond, foreign vs. domestic, large cap vs. small cap, etc.) in varying proportions depending on client and current economic climate. The primary purpose of asset allocation is to reduce the risk in the portfolio, while maintaining or enhancing the rate of return of the portfolio. Portfolios are globally diversified to control the risk associated with traditional markets.

Each client receives investment advice regarding their portfolio based upon his or her:

- Time Horizon
- Risk Tolerance
- Expected Rate of Return
- Asset Class Preferences

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The advisor employs fundamental, long-term, buy-and-hold philosophies and approaches in the investment selection. Investment recommendations are based on publicly available reports, analysis, research materials, computerized asset-allocation models, and various subscription services.

In limited circumstances, the advisor may provide advice to clients interested in trading individual securities.

Planning Within Reach's methods of analysis and investment strategies do not present any significant or unusual risks.

However, every method of analysis has its own inherent risks. To perform an accurate market analysis, Planning Within Reach must have access to current/new market information. Planning Within Reach has no control over the distribution rate of market information. An accurate market analysis can only produce a forecast of the direction of market values. There can be no assurances that a forecasted change in market value will materialize into actionable and/or profitable investment opportunities.

Planning Within Reach's primary investment strategies are fundamental investment strategies. However, every investment strategy has its own inherent risks and limitations. For example, longer-term investment strategies require a longer investment period to allow for the strategy to potentially develop. Shorter-term investment strategies require a shorter investment period to potentially develop but, as a result of more frequent trading, may incur higher transactional costs when compared to a longer-term investment strategy.

Investing in securities involves risk of loss that clients should be prepared to bear. Our investment approach keeps the risk of loss in mind. Investors face the following investment

risks:

**Interest-rate Risk:** The risk that investment returns will be affected by changes in the level of interest rates. When interest rates increase, the prices and values of bonds decrease. When interest rates decrease, the prices and values of bonds increase.

**Market Risk:** The risk that investment returns will be affected by changes in the overall level of the stock market. When the stock market as a whole increases or decreases, virtually all stocks are affected to some degree.

**Reinvestment-Rate Risk:** The risk incurred when an investment's income is reinvested at a lower rate than the rate that existed at the time the original investment was made. This risk is most prevalent when interest rates fall.

**Purchasing-Power Risk (Inflation Risk):** The risk that inflation will affect the return of an investment in real dollars. In other words, the amount of goods that one dollar will purchase decreases with time. Investments that have low returns, such as savings accounts, are not likely to keep up with inflation. Investments with fixed returns, such as bonds, will decrease in value because their purchasing value will decrease with inflation.

**Business Risk:** The risk associated with a particular industry or firm. These are factors that affect the industry or firm, but do not affect the whole market. They include government regulations, management competency, or local or regional economic factors.

**Financial Risk:** The risk associated with the mix of debt and equity used to finance a firm. The greater the financial leverage, the greater the financial risk.

**Currency Risk (Exchange Rate Risk):** The risk that a change in the value of a foreign currency relative to the U.S. dollar will negatively affect a U.S. investor's return.

**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.

In general, cash equivalents provide liquidity with minimum income and a return of principal with no capital appreciation. Cash equivalents are, however, subject to purchasing-power risk.

Fixed-income investments provide current income. Usually, the longer the maturity of the security, the higher the income it will generate. Also, with longer maturities, fixed income investments will have greater price volatility and greater opportunity for

capital gains or capital losses. Fixed-income investments are subject to interest-rate risk, reinvestment-rate risk, and purchasing-power risk. In addition, foreign bonds would be subject to currency-rate risk and junk bonds would be subject to business risk and financial risk.

The return of principal for bond funds and funds with significant underlying bond holdings is not guaranteed. Mutual fund shares are subject to the same interest rate, inflation, and credit risks associated with the underlying bond holdings. Lower rated bonds are subject to greater fluctuations in value and risk of loss of income and principal than higher rated bonds.

Equity investments are subject to greater volatility, thus providing a greater opportunity for capital gains and a greater opportunity for capital losses. Equity investments offer little or no current income. Equity investments are subject to market risk and interest – rate risk, while providing an opportunity to protect against purchasing-power risk. Also, stock mutual funds, rather than individual equities, may limit the exposure to business risk and financial risk.

Investing outside the United States involves additional risks, such as currency fluctuations, periods of illiquidity, and price volatility. These risks may be heightened in connection with investments in developing countries. Small-company stocks entail additional risks, and they can fluctuate in price more than larger-company stocks.

Investments are not FDIC insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.

Different types of investments involve varying degrees of risk, and you should not assume that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended by Planning Within Reach will be profitable or equal to any specific performance level(s).

### **Item 9 – Disciplinary Information**

Linda Rogers has no reportable disciplinary events.

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

Neither Planning Within Reach nor its representatives are registered or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

Neither Planning Within Reach nor its representatives are registered or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or a representative of the foregoing.

Planning Within Reach does not have any relationship or arrangement that is material to its advisory business or to its clients with any related person.

Planning Within Reach may recommend or select other investment advisors for its clients.

### **Item 11 – Code of Ethics**

Planning Within Reach adheres to the Code of Ethics and Professional Responsibility (Code of Ethics) adopted by the Certified Financial Planner 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.

Planning Within Reach will provide a copy of the Code of Ethics to any client or prospective client upon request.

Neither Planning Within Reach nor any related person of Planning Within Reach recommends, buys, or sells for client accounts securities in which Planning Within Reach or any related person of Planning Within Reach has a material financial interest.

Planning Within Reach and/or representatives of Planning Within Reach may buy or sell securities that are also recommended to clients. However, at no time will Planning Within Reach receive preferential treatment over Clients. Furthermore, the securities are widely held and publicly traded.

### **Item 12 – Brokerage Practices**

Planning Within Reach is not associated with any broker-dealer firm. Planning Within Reach may recommend the services of discount brokers such as Vanguard. Discount broker recommendations are based on individual client needs, total costs, and ease of use for clients.

Planning Within Reach receives no direct or indirect economic benefit as the result of a client selecting a broker that Planning Within Reach recommends.

Planning Within Reach does not receive referral fees from any broker-dealer.

Planning Within Reach does not engage in directed brokerage arrangements.

### **Item 13 – Review of Accounts**

You may contact Planning Within Reach for a review on an annual basis or when there are material changes that occur in your financial situation (i.e., loss of a job, early retirement, receipt of a significant bonus, an inheritance, the birth of a new child, or other circumstances).

Reviews will be conducted by Linda Rogers and normally involve analysis and possible revision of your previous financial plan or investment allocation.

These reviews are under a new agreement and will be assessed at the current hourly rate or project fee.

You should be provided with transaction confirmations and regular account summary statements directly from the broker-dealer or custodian for your investment accounts.

#### **Item 14 – Client Referrals and Other Compensation**

Planning Within Reach may provide referrals to other investment advisory firms as a service to clients. However, Planning Within Reach does not have agreements with or receive referral fees from any other advisors.

Planning Within Reach does not receive, nor does it pay, any fees for client referrals.

Planning Within Reach periodically receives client referrals from websites where they may be listed. In no case will the client pay any additional fees to Planning Within Reach for services if the referral comes from any of these listings.

Investment Advisory Firms may engage Planning Within Reach's services (see Item 4). Examples include firms that are looking to outsource their financial planning versus hiring an employee. If Planning Within Reach refers prospective or current clients to any of these firms, they will disclose that this relationship exists.

#### **Item 15 – Custody**

Planning Within Reach does not have custody of client funds or securities. They do not manage assets and clients will not receive statements from Planning Within Reach.

#### **Item 16 – Investment Discretion**

Planning Within Reach does not take assets under management and does not accept discretionary authority from the client to select the identity and amount of securities to be bought or sold.

Planning Within Reach does provide investment advice. When selecting securities and determining amounts, Planning Within Reach observes the investment policies, limitations and restrictions of the clients for which it advises.

Investment guidelines and restrictions must be provided to Planning Within Reach in writing.

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

As a matter of firm policy and practice, Planning Within Reach does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios.

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

Planning Within Reach does not require a prepayment of more than \$500 in fees per client, six months or more in advance. For additional information regarding payment of fees, see Item 5 above.

Planning Within Reach has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

### **Item 19 – Requirements for State-Registered Advisers**

Linda V. Rogers is the sole member of Planning Within Reach. Information on Linda's business background, education, and qualifications is contained in a supplement to this brochure you should receive both the brochure and the supplement, Form ADV Part 2B.

Linda V. Rogers  
Planning Within Reach  
Brochure Supplement (Form ADV Part 2B)

This Brochure Supplement provides information about Linda V. Rogers that supplements the Planning Within Reach Brochure. You should have received a copy of the Brochure. Please contact Linda V. Rogers if you did not receive Planning Within Reach's Brochure or if you have any questions about the contents of this supplement.

Additional information about Linda V. Rogers is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number, known as a CRD number. The CRD number for Linda V. Rogers is 5532846.

## Item 2 – Educational Background and Business Experience

Linda V. Rogers, MSBA, EA, CFP® was born in 1982.  
Linda has been the owner of Planning Within Reach since 2012.

### Education

ENROLLED AGENT - 2013

CERTIFIED FINANCIAL PLANNER™, 2009

MSBA – Masters in Financial & Tax Planning, San Diego State University, 2010

BS – Bachelor’s Degree in Economics, Villanova University, 2004

### Work Experience

2012-present Planning Within Reach, San Diego, CA and Memphis, TN

2007-2012 HoyleCohen Wealth Management, San Diego, CA

2004-2006 FactSet Research Systems, New York City, NY

### Professional Certifications

Certified Financial Planners (CFP®) are licensed by the CFP® Board to use the CFP® mark. The following are the CFP® certification requirements as of 1/1/2011 and may not be the qualifications in place when the credential was obtained:

- Bachelor’s degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP® Board ([www.cfp.net](http://www.cfp.net)).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

### Item 3 -Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

#### Item 4 - Other Business Activities

Linda Rogers is not engaged in any investment-related business or occupation (other than this advisory firm).

#### Item 5 - Additional Compensation

In addition to her role at Planning Within Reach, Linda Rogers receives compensation in her role outlined in Item 4.

#### Item 6 - Supervision

As Linda Rogers is the owner of Planning Within Reach, she is her supervisor.

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

##### Arbitration Claims

None

##### Self-Regulatory Organization or Administrative Proceedings

Linda Rogers (619-567-9306 / [linda@planningwithinreach.com](mailto:linda@planningwithinreach.com)) is responsible for supervising all advisory activities on behalf of Planning Within Reach.

##### Bankruptcy Petition

Linda Rogers has not been involved in an award or been found liable for any events. She has not been subject to a bankruptcy petition.

*This brochure supplement provides information about Alicia Marie Butera that supplements the Planning Within Reach, LLC brochure. You should have received a copy of that brochure. Please contact Alicia Marie Butera if you did not receive Planning Within Reach, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Alicia Marie Butera is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **Planning Within Reach, LLC**

Form ADV Part 2B – Individual Disclosure Brochure

*for*

**Alicia Marie Butera**

Personal CRD Number: 6459156

Investment Adviser Representative

Planning Within Reach, LLC  
1625 Linden Ave, Memphis, TN 38104  
(619) 567-9306  
[alicia@planningwithinreach.com](mailto:alicia@planningwithinreach.com)

UPDATED: 02/20/2018

## Item 2: Educational Background and Business Experience

**Name:** Alicia Marie Butera                      **Born:**1990

### **Educational Background and Professional Designations:**

#### **Education:**

Bachelor of Science (B.S.) Business, Specialization in Financial Services, San Diego State University - 2012

#### **Designations:**

##### **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.

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:

- i. 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
- ii. 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.

### **Business Background:**

02/2017 - Present	Investment Adviser Representative Planning Within Reach, LLC
10/2016 - 02/2017	Unemployed
09/2015 - 10/2016	Sales Manager Oranj
06/2011 - 08/2015	Financial Planner Blankinship & Foster LLC
08/2009 - 12/2012	College Student
07/2008 - 08/2009	Retail Sales Abercrombie
03/2007 - 07/2008	High School Student

### **Item 3: Disciplinary Information**

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

#### **Item 4: Other Business Activities**

Alicia Marie is connected to another business Pettey Analytics. From time to time, she may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. Planning Within Reach, LLC. always acts in the best interest of the client and clients always have the right to decide whether or not to utilize the services of any representative of Planning Within Reach, LLC in such individual's outside capacities.

#### **Item 5: Additional Compensation**

In addition to her role at Planning Within Reach, Alicia Butera receives compensation in her role outlined in Item 4.

#### **Item 6: Supervision**

As a representative of Planning Within Reach, LLC, Alicia Marie Butera is supervised by Linda Rogers, the firm's Chief Compliance Officer. Linda Rogers is responsible for ensuring that Alicia Marie Butera adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Linda Rogers is (619) 567-9306.

## Item 7: Requirements For State Registered Advisers

*This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- A. Alicia Marie Butera has NOT been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
  2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
- B. Alicia Marie Butera has NOT been the subject of a bankruptcy petition in the past ten years.