

## Form ADV Part 2A | Brochure

October 1, 2018

### **Oliver Financial Planning, LLC**

A State of Michigan Registered Investment Advisor

202 E. Washington Street, Suite 303  
Ann Arbor, MI 48104  
Phone: 734-926-0022  
[www.oliverplanning.com](http://www.oliverplanning.com)

This brochure provides information about the qualifications and business practices of Oliver Financial Planning, LLC. If you have any questions about the contents of this brochure, please contact us at 734-926-0022 or [Rob@OliverPlanning.com](mailto:Rob@OliverPlanning.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any state securities authority. While the firm and its personnel are registered with the State of Michigan, it does not imply a certain level of skill or training on the part of the firm or its personnel.

Additional information about Oliver Financial Planning, LLC also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Click on the "Investment Adviser Search" link and then search for "Investment Adviser Firm" using the firm's IARD number, 135430.

## **Item 2: Material Changes**

This version of our Disclosure Brochure contains changes to our Types of Advisory Services (see Item 4), Fees (see Item 5), Investment Strategies (see Item 8), Brokerage Practices (see Item 12), and Review of Accounts (see Item 13). The gist of the changes are related to us now offering non-discretionary investment management as an option for Financial Planning Program clients.

### **Future Changes**

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure 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 Oliver Financial Planning, LLC.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching for our firm name or by our CRD number 135430.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at 734-926-0022.

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## **Item 4: Advisory Business**

### **Description of Advisory Firm**

Oliver Financial Planning, LLC has been in business since 2005. Rob Oliver is 100% owner and principal of the firm. We hold ourselves to a fiduciary standard, which means that we act with undivided loyalty in the best interests of our clients.

### **Types of Advisory Services**

We provide financial planning and investment advisory services to individuals and families on a Fee-Only basis. Our services are provided primarily on an ongoing basis through a monthly fee ("Financial Planning Program"). We may occasionally provide ad hoc services on an hourly basis ("Hourly Consultation").

### **Financial Planning Program**

Our Financial Planning Program is designed for clients who want ongoing help with their finances. Ongoing services include annual portfolio rebalancing, an annual financial projection update, and biannual update meetings. We provide you with a list of action items after update meetings, and rebalancing instructions as-needed. The Financial Planning Program also includes ongoing financial planning advice as well as access to our portfolio aggregation and financial planning applications.

In addition to our investment advisory services, we provide financial planning services on topics such as retirement planning, college savings, cash flow and debt management, work benefits, estate and incapacity planning, and insurance.

As a new Financial Planning Program client, you meet with us over a series of meetings to address gaps in your personal finances, establish an investment strategy, and create a goals-based financial plan.

### **Investment Advisory Details**

Our investment advisory services are tailored for each client and based on your stated objectives, stage of life, and risk tolerance. Our investment advice is focused on helping you determine and choose the appropriate target percentages (i.e. asset allocation) and specific investments for your portfolio while being mindful of tax considerations.

We advocate a buy, hold, and rebalance strategy and encourage you to meet with us at least annually to get instructions on rebalancing your portfolio to its target percentages. We typically use mutual funds and exchange-traded funds with a preference for low-cost index funds in our investment recommendations.

You choose whether we manage your investment accounts (firm-managed) or you manage them with our instructions (self-managed). In either case, we do not monitor your accounts between rebalancing periods, have discretion over your accounts, or have custody of your assets.

#### **Self-Managed**

If you choose to self-manage your accounts, we provide you with specific instructions on how to reallocate your investment accounts but do not make trades on your behalf.

#### **Firm-Managed**

If you would prefer for us to manage your accounts, we will implement trades on your behalf after getting your approval.

## Hourly Consultations

We may provide hourly, as-needed consultations at our discretion but it is not our intention to do so on a regular basis. These services may be general in nature or focused on a particular area of interest or need depending on each client's unique circumstances.

We discuss and agree upon the scope of each engagement at the time you request service. Each engagement is concluded when we provide you with recommendations. We have no responsibility to provide you with advice between engagements.

## Item 5: Fees and Compensation

We charge for our services on a flat fee or hourly basis depending on our written agreement with you. These fees are our only form of compensation.

### Financial Planning Program

Fees for our Financial Planning Program are based on your net worth (assets - liabilities). New clients pay a one-time Start-up Fee and all Financial Planning Program clients pay an ongoing monthly Program Fee also based on net worth.

We calculate your monthly Program Fee by multiplying 0.30% by your net worth up to \$5 million and 0.15% by your net worth above \$5 million and then dividing by 12. We have a minimum Program Fee of \$250 per month. The Start-up Fee is half of a year's worth of Program Fees.

The table below shows examples of Start-up and Program fees based on net worth. Your fee level will be determined in advance and stated on your Client Service Agreement for approval. Program Fees will be reviewed and reset annually and will not change without your written consent. Start-up Fees are paid one-time at the start of service.

We calculate your net worth based on the information you provide us about your assets and liabilities. Assets typically include the value of your cash and investment accounts, real estate and vehicles, and business interests. We will work with you to make a reasonable estimate of any closely-held business interests or private investments for which there is not a clear market value.

<b>Net Worth (Up To)</b>	<b>Monthly Program Fee</b>	<b>Start-up Fee</b>
\$1 million	\$250	\$1,500
\$1.5 million	\$375	\$2,250
\$2 million	\$500	\$3,000
\$2.5 million	\$625	\$3,750
\$3 million	\$750	\$4,500
\$4 million	\$1,000	\$6,000
\$5 million	\$1,250	\$7,500
\$7.5 million	\$1,875	\$11,250
\$10 million	\$2,500	\$15,000

The Start-up Fee is due when you sign our Client Service Agreement and is typically paid by check. Program Fees are due on the last business day of each month via electronic payment, and are paid in arrears (for the past month).

If you request to terminate as a Financial Planning Program client, we will refund any unearned, pre-paid fees from your Start-up Fee within twenty days of receiving your written termination notice. We will calculate the refund amount based on the equivalent hourly fee we have earned prior to your termination notice. We will not refund any monthly fees since they are paid in arrears, but will stop any further automatic payments upon receiving your written termination notice.

Our fees are not negotiable but we may provide discounts at our discretion.

### **Hourly Consultations**

Our rates are \$400 per hour for Certified Financial Planner™ professionals and \$150 per hour for Paraplanners. We bill in six-minute increments.

Fees for hourly services are billed at the completion of each engagement. You pay us directly for our services by check or electronic payment.

If you terminate an Hourly Consultation engagement prior to its completion, we will refund any unearned, pre-paid fees within twenty days of receiving your written termination notice. We will calculate your refund by subtracting the fees for the hourly services we have earned prior to your termination notice from any prepayment you have made.

### **External Fees**

If you follow our investment advice, you may also incur separate fees and expenses that are charged by mutual funds and/or exchange traded funds. We recommend that you review each investment prospectus for a complete explanation of these fees and expenses. In addition, you may incur separate transaction costs or administration fees from brokerage firms. We recommend that you obtain a complete schedule of fees from your brokerage firm. We do not receive any portion of these other fees. We do not receive commissions or third-party payments of any kind.

## **Item 6: Performance-Based Fees and Side-by-Side Management**

We do not earn fees based on the performance of your assets and do not engage in side-by-side management. Our only compensation is the fees paid directly by our clients.

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

Oliver Financial Planning, LLC provides financial planning and portfolio management services primarily to individuals and high-net worth individuals. We require new Financial Planning Program clients to pay an Start-up Fee and an ongoing Program Fee as shown above in the Fees and Compensation section above. We have no other minimums or ongoing requirements of our clients. We reserve the right to decline services to any prospective client for any non-discriminatory reason.

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

Our investment advisory services focus on helping you determine an appropriate investment mix (i.e. asset allocation) for your accounts and total investment portfolio. We will give you an asset allocation recommendation that is based on: 1) the results of a risk tolerance discussion, 2) your

past behavior during volatile markets, 3) the amount of time you expect to be invested, 4) your need (or lack thereof) to take risk to meet your stated goals, and 5) your stated goals and purpose for the portfolio.

Once we determine the target percentages for each asset class (i.e. distinct investment type) in your portfolio, we provide you with specific instructions on how to reallocate your account(s) to meet the asset allocation we have recommended. You have the option to implement the instructions yourself or have us make trades for you with your approval.

We recommend that you invest in mutual funds and exchange traded funds within your accounts, and use low-cost, passively managed index funds whenever possible. We do not provide recommendations for buying individual securities such as individual stocks or bonds but can take existing individual securities into account when giving you investment advice.

We believe in a strategic buy, hold, and rebalance investment strategy and will recommend that you take this approach with your investments. We typically recommend that you reallocate your portfolio back to the target percentages on an annual basis.

While we strive to provide you with the highest possible return for a given level of risk, we cannot guarantee that you will achieve a certain level of return or meet your investment objectives. Your investments, including your original principal, may lose value if you follow our recommendations.

Investing in mutual funds and exchange traded funds involves risks including general market risk, liquidity risk, interest rate risk, currency risk, and political risk, among others. Investing in index funds, in particular, exposes you to the risk of tracking error, which is defined as the fund's deviation from its stated benchmark. We encourage you to read each fund's prospectus prior to investment for a discussion of its particular risks.

Hourly Consultation clients may request our investment advisory services and limit the scope of the engagement based on their individual needs.

## **Item 9: Disciplinary Information**

Oliver Financial Planning, LLC and its personnel have never been the subject of a legal or disciplinary event.

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

Robert Oliver is the Administrative Manager of Robbins Family LLC and Robbins Floranada LLC, Florida limited liability companies. Robert does not have custody of or discretion over the investments of these companies, which compensate Oliver Financial Planning for its services on a Program Fee basis. Other clients of Oliver Financial Planning, LLC are not solicited to invest in these privately held companies. Oliver Financial Planning, LLC is not affiliated with any other financial industry entity.

John Losen is currently employed separately and registered as an Investment Adviser Representative with Bespoke Financial Planning, LLC. This activity accounts for up to 80% of his time. This employment is not connected with OFP and there are currently no conflicts of interest in this role. Should that situation change, however, any conflicts of interest will be properly disclosed here.

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

### **Code of Ethics**

As a fiduciary, we have a duty to act solely in the best interest of each client and with the utmost integrity in all of our dealings. Our fiduciary duty is a core aspect of our Code of Ethics. In

In addition, we adhere to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards, Inc. We accept not only the obligation to comply with the mandates and requirements of all applicable laws and regulations but also the responsibility to act in an ethical and professionally responsible manner in all professional services and activities. We follow the following core principles:

- Integrity – We shall offer and provide professional services with integrity.
- Objectivity – We shall be objective in providing professional services to clients.
- Competence – We shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which we are engaged.
- Fairness – We shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employees, and shall disclose conflicts of interest in providing such services.
- Confidentiality – We shall not disclose confidential information without the specific consent of the client, unless in response to proper legal process, or as required by law.
- Professionalism – Our conduct in all matters shall reflect credit on the profession.
- Diligence – We shall act diligently in providing professional services.

#### **Investment Recommendations - Timing and Conflicts of Interest**

Related persons of our firm may buy, sell, or hold personal positions in securities and other investments that are also recommended to you. In order to minimize this conflict of interest, our related persons will place your interests ahead of their own and adhere to our firm's Code of Ethics, which requires them to do so. If we happen to purchase or sell the same security at or about the same time that you do, it is purely coincidental.

We do not buy securities from, sell securities to, or loan money from or to our clients with the exception of family members.

#### **Item 12: Brokerage Practices**

Oliver 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.

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

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

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

We currently receive research by nature of our relationship with TD Ameritrade Institutional, Division of TD Ameritrade, Inc., member FINRA/SIPC. We do not receive any soft dollar benefits.

#### **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.

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

We do recommend a specific custodian for clients to use if we are managing your accounts. However, clients may custody their assets at a custodian of their choice. Clients may also direct us to use a specific broker-dealer to execute transactions. By allowing clients to choose a



specific custodian, we may be unable to achieve most favorable execution of client transaction and this may cost clients money over using a lower-cost custodian.

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

OFP participates in TD Ameritrade's institutional customer program and may recommend TD Ameritrade to clients for custody and brokerage services. There is no direct link between OFP's participation in the program and the investment advice it gives to its clients, although OFP 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 OFP 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 OFP by third party vendors.

TD Ameritrade may also have paid for business consulting and professional services received by OFP's related persons. Some of the products and services made available by TD Ameritrade through the program may benefit OFP but may not benefit its client accounts. These products or services may assist OFP in managing and administering client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help OFP manage and further develop its business enterprise. The benefits received by OFP or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to clients, OFP endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by OFP or its related persons in and of itself creates a potential conflict of interest and may indirectly influence OFP's choice of TD Ameritrade for custody and brokerage services.

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

Generally, we do not combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading").

### **Item 13: Review of Accounts**

We do not provide continuous monitoring of our financial planning and investment advisory recommendations. Bi-annual investment reviews are provided for Financial Planning Program clients.

If you elect for us to manage your investment accounts, your servicing adviser will review them on a biannual basis. Accounts are 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.

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.

#### **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.

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. See Item 12 above for more details.

#### **Item 15: Custody**

We do not take custody of your assets. You will receive statements directly from the brokerage firm or custodian you choose to hold your assets.

#### **Item 16: Investment Discretion**

For those client accounts where we provide investment management services, we do not maintain discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Non-discretionary management is explained to clients in detail when an advisory relationship has commenced. Primarily, this will require the client's written authorization prior to making any changes to their portfolio.

#### **Item 17: Voting Client Securities**

We do not have authority to vote on issues related to our clients' securities. You will receive proxies and other solicitations directly from the custodian or transfer agent for your investments. You will be responsible for directing how proxies are voted on your behalf.

#### **Item 18: Financial Information**

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: Requirement for State-Registered Advisers**

Please see the Brochure Supplement below for information about our executive officers and management persons.

### **Part 2A Appendix 1 – Wrap Fee Program Brochure (Not Applicable)**

Oliver Financial Planning, LLC does not sponsor a wrap fee program, so issues related to a wrap fee program are not applicable.

## Form ADV Part 2B | Brochure Supplement

October 1, 2018

**Robert D. Oliver, CFA®, CFP®**

### **Oliver Financial Planning, LLC**

A State of Michigan Registered Investment Advisor

202 E. Washington Street, Suite 303

Ann Arbor, MI 48104

Phone: 734-926-0022

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This brochure supplement provides information about Rob Oliver that supplements the Oliver Financial Planning, LLC brochure. You should have received a copy of that brochure. Please contact Robert Oliver at 734-926-0022 or [Rob@OliverPlanning.com](mailto:Rob@OliverPlanning.com) if you did not receive Oliver Financial Planning's brochure or if you have any questions about the contents of this supplement.

Additional information about Robert Oliver is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Click on the "Investment Adviser Search" link and then search for "Investment Adviser Representative (IAR)" using "Robert David Oliver".

## Educational Background and Business Experience

Name: Robert David Oliver

Year of birth: 1972

Educational Background:

- University of Michigan Ross School of Business, Ann Arbor, MI, MBA (2002)
- University of Michigan, Ann Arbor, MI, BA in Film & Video Studies (1994)

Business Background:

- Principal and Owner, Oliver Financial Planning, LLC, Ann Arbor, MI (since 2005)
- Executive Development Program Consultant, MassMutual Financial Group, Springfield, MA (2002-2004)
- Equity Research Associate, Donaldson, Lufkin, & Jenrette, New York, NY (1999-2000)

Professional Designations:

- CERTIFIED FINANCIAL PLANNER™ Professional<sup>1</sup>
- Chartered Financial Analyst®<sup>2</sup>

1 – The CFP® certification is administered by the CFP Board of Standards, Inc. To earn CFP® certification, applicants must pass the CFP® Certification Examination, have a bachelor's degree from an accredited college or university, have three years of full-time relevant personal financial planning experience, and agree to adhere to CFP Board's Code of Ethics and Professional Responsibility, Rules of Conduct, and Financial Planning Practice. Details on initial CFP® certification are available at <http://www.cfp.net/become/certification.asp>. CFP certificants are required to complete 30 hours of continuing education and to renew an agreement to be bound by the Standards of Professional Conduct every two years.

2 – The CFA designation is granted and administered by the CFA Institute. To earn a CFA charter, applicants must have four years of qualified investment work experience, become a member of the CFA Institute, pledge to adhere to its Code of Ethics and Standards of Professional Conduct, and complete the CFA Program. The CFA Program consists of three levels of study on topics including ethics, investments, economics, financial reporting, corporate finance, and portfolio management. Applicants must pass a six-hour exam to advance through each level. Details on the requirements of CFA charterholders are available at <http://www.cfainstitute.org/programs/cfaprogram/Pages/index.aspx>.

## Disciplinary Information

Robert Oliver has not been the subject of any legal or disciplinary events.

## Other Business Activities

Robert Oliver is the Administrative Manager of Robbins Family LLC and Robbins Floranada LLC, Florida limited liability companies. Robert does not have custody of or discretion over the investments of these companies, which compensate Oliver Financial Planning for its services on a Program Fee basis. Other clients of Oliver Financial Planning, LLC are not solicited to invest in these privately held companies. Oliver Financial Planning, LLC is not affiliated with any other financial industry entity.

## Additional Compensation

Robert Oliver does not accept or receive additional economic benefit (i.e. sales awards or other prizes) for providing advisory services to clients.

## Supervision

Robert Oliver, as Chief Compliance Officer of Oliver Financial Planning, LLC is responsible for supervision. You can contact him at 734-926-0022, [Rob@OliverPlanning.com](mailto:Rob@OliverPlanning.com), or at the address provided on the cover page of this Brochure Supplement.

## Requirements for State-Registered Advisers

Robert Oliver has not been involved in an arbitration claim, civil proceeding, self-regulatory organization proceeding, administrative proceeding, or bankruptcy petition.

## Educational Background and Business Experience

Name: John Frank Losen III

Year of birth: 1987

Educational Background:

- Wayne State University, Detroit, MI, BS in Finance (2010)

Business Background:

- Financial Advisor and CCO, Bespoke Financial Planning, LLC, Wayne, MI (since 2017)
- Financial Advisor, Oliver Financial Planning, LLC, Ann Arbor, MI (since 2016)
- Financial Advisor, Valeo Financial Advisors, LLC, Ann Arbor, MI (2015-2016)
- Financial Advisor, Raymond James, Federal Way, WA (2013-2014)
- Technician, Ameristar Auto Outfitters, Westland, MI (2006-2013)

Professional Designations:

- CERTIFIED FINANCIAL PLANNER™ Professional<sup>1</sup>

1 – The CFP® certification is administered by the CFP Board of Standards, Inc. To earn CFP® certification, applicants must pass the CFP® Certification Examination, have a bachelor's degree from an accredited college or university, have three years of full-time relevant personal financial planning experience, and agree to adhere to CFP Board's Code of Ethics and Professional Responsibility, Rules of Conduct, and Financial Planning Practice. Details on initial CFP® certification are available at <http://www.cfp.net/become/certification.asp>. CFP certificants are required to complete 30 hours of continuing education and to renew an agreement to be bound by the Standards of Professional Conduct every two years.

## Disciplinary Information

John Losen has not been the subject of any legal or disciplinary events.

## Other Business Activities

John Losen is currently employed separately and registered as an Investment Adviser Representative with Bespoke Financial Planning, LLC. This activity accounts for up to 80% of his time. This employment is not connected with OFP and there are currently no conflicts of interest in this role. Should that situation change, however, any conflicts of interest will be properly disclosed here.

### **Additional Compensation**

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Robert Oliver, as Chief Compliance Officer of Oliver Financial Planning, LLC is responsible for supervision. You can contact him at 734-926-0022, [Rob@OliverPlanning.com](mailto:Rob@OliverPlanning.com), or at the address provided on the cover page of this Brochure Supplement.

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

John Losen has not been involved in an arbitration claim, civil proceeding, self-regulatory organization proceeding, administrative proceeding, or bankruptcy petition.