

Form ADV Part 2A | Brochure

January 30, 2024

Oliver Financial Planning, LLC

A State of Michigan Registered Investment Advisor

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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. 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. 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

We changed our pricing since our last update as shown in Item: 5 Fees and Compensation. The minimum fee for our Financial Planning Program increased to \$300 per month (from \$250) and our maximum fee increased to \$800 per month (from \$700).

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 online 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. Robert 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 portfolio rebalancing, an annual financial projection update, and semiannual 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.

We provide you with specific instructions on how to reallocate your investment accounts but do not make trades on your behalf. We do not monitor your accounts between rebalancing periods, have discretion over your accounts, or have custody of your assets.

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

Pricing for our Financial Planning Program is 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 or quarterly Program Fee based on net worth.

We calculate your monthly Program Fee by multiplying 0.24% by your net worth up to \$2 million and 0.12% by your net worth above \$2 million and then dividing by 12. We have a minimum Program Fee of \$300 per month and a maximum fee of \$800 per month. Quarterly fees are three times the monthly fee. The Start-up Fee is half of a year's worth of Program Fees.

The table below shows examples of Start-up and Program prices based on net worth. Your price level will be determined in advance and stated on your Client Service Agreement for approval. Program Fees will be reviewed and reset every two years 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.

Net Worth	Monthly Program Fee	Start-up Fee
\$1.5 million or less	\$300	\$1,800
\$2 million	\$400	\$2,400
\$2.5 million	\$450	\$2,700
\$3 million	\$500	\$3,000
\$4 million	\$600	\$3,600
\$5 million	\$700	\$4,200
\$6 million or more	\$800	\$4,800

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 or quarter via electronic payment, and are paid in arrears for the past month or quarter.

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 \$300 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 services primarily to individuals and high-net-worth individuals. We require new Financial Planning Program clients to pay a Start-up Fee and an ongoing Program Fee as shown in the Fees and Compensation section above. We have no other minimums or ongoing requirements for 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 your 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 implement the instructions on your own or with our assistance. We do not make any trades for you.

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 usually 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.

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 addition, we adhere to the [Code of Ethics and Standards of Conduct](#) 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.

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 is not affiliated with any broker-dealer. Specific custodian recommendations are made to clients 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 have access to research generally available to investment advisors but do not receive any soft dollar benefits from Broker-Dealers.

Brokerage for Client Referrals

We do not receive referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

Aggregating (Block) Trading for Multiple Client Accounts

We do not combine multiple orders (aka block trade) for shares of the same securities because we do not manage our clients' accounts.

Item 13: Review of Accounts

We do not provide continuous monitoring of our financial planning and investment advisory recommendations. Semiannual investment reviews are provided for Financial Planning Program clients to coincide with update meetings. Each client's accounts are reviewed with regard to the client's investment policies and risk tolerance levels.

Events that may trigger an interim review include: additions or deletions of client imposed restrictions, unexpected contributions or distributions, and extreme volatility.

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.

Item 15: Custody

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

Item 16: Investment Discretion

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.

Item 17: Voting Client Securities

We do not have the 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

January 30, 2024

Robert D. Oliver, CFA®, CFP®

Oliver Financial Planning, LLC

A State of Michigan Registered Investment Advisor

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This brochure supplement provides information about Robert 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 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. 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™ Professional¹
- Chartered Financial Analyst®²

1 – CFP® certification is administered by the CFP Board of Standards, Inc. To earn CFP® certification, applicants must pass the CFP® Certification Examination, meet educational and work experience requirements, and agree to adhere to [CFP Board's Code of Ethics and Standards of Conduct](#). Details on the initial CFP® certification process are [available here](#). CFP certificants are required to complete 30 hours of continuing education and to renew an agreement to be bound by the Code of Ethics and Standards of 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 here](#).

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 any 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, 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.