

Estate Planning Advisors, Inc.

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January 25, 2020

FORM ADV PART 2A BROCHURE

This brochure provides information about the qualifications and business practices of Estate Planning Advisors, Inc. If you have any questions about the contents of this brochure, please contact us at (772) 567-7970 or via e-mail at todd@epa.nfp.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.

Additional information about Estate Planning Advisors, Inc. is also available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Estate Planning Advisors, Inc. is 134224.

Estate Planning Advisors, Inc. is a registered investment adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

Item 2 Summary of Material Changes

Form ADV Part 2 requires registered investment advisers to amend their brochure when information becomes materially inaccurate. If there are any material changes to an adviser's disclosure brochure, the adviser is required to notify you and provide you with a description of the material changes.

Since our last Annual Updating Amendment filed on January 23, 2019, we have not made any material changes.

Item 3 Table Of Contents

Item 1 Cover Page	Page 1
Item 2 Summary of Material Changes	Page 2
Item 3 Table Of Contents	Page 3
Item 4 Advisory Business	Page 4
Item 5 Fees and Compensation	Page 7
Item 6 Performance-Based Fees and Side-By-Side Management	Page 7
Item 7 Types of Clients	Page 7
Item 8 Methods of Analysis, Investment Strategies and Risk of Loss	Page 7
Item 9 Disciplinary Information	Page 8
Item 10 Other Financial Industry Activities and Affiliations	Page 8
Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	Page 9
Item 12 Brokerage Practices	Page 9
Item 13 Review of Accounts	Page 10
Item 14 Client Referrals and Other Compensation	Page 10
Item 15 Custody	Page 10
Item 16 Investment Discretion	Page 10
Item 17 Voting Client Securities	Page 10
Item 18 Financial Information	Page 11
Item 19 Requirements for State Registered Advisers	Page 11
Item 20 Additional Information	Page 11

Item 4 Advisory Business

Description of Services and Fees

Estate Planning Advisors, Inc. is a registered investment adviser based in Vero Beach, Florida. We are organized as a corporation under the laws of the State of Florida. We have been providing investment advisory services since 2005. Todd David Heckman is our owner, President, and Chief Compliance Officer. Currently, we offer the following investment advisory services, which are personalized to each individual client:

- **Financial Planning Services**
- **Selection of Other Advisers**
- **Retirement Income and Long Term Care Planning**

The following paragraphs describe our services and fees. Please refer to the description of each investment advisory service listed below for information on how we tailor our advisory services to your individual needs. As used in this brochure, the words "we", "our" and "us" refer to Estate Planning Advisors, Inc. and the words "you", "your" and "client" refer to you as either a client or prospective client of our firm. Also, you may see the term Associated Person throughout this brochure. As used in this brochure, our Associated Persons are our firm's officers, employees, and all individuals providing investment advice on behalf of our firm.

Financial Planning Services

We offer financial planning services for a fee. Such services typically involve providing a variety of services to you regarding the management of your financial resources, based upon an analysis of your individual needs. The process typically begins with an initial complementary consultation during which the various services provided by our firm are explained. If you wish to engage us, we will enter into an agreement for services with you. You may elect to have us prepare a financial plan for a set fee and then assist you with plan implementation and on-going consulting related to the management of your assets. You might decide to have a financial plan prepared for a set fee but wait on making a decision as to plan implementation and on-going consulting services until a later date.

During or after the initial consultation, if you decide to engage us, pertinent information about your personal and financial circumstances and objectives is collected. As required, we will conduct follow-up interviews for the purpose of reviewing and/or collecting financial data. Once such information has been reviewed and analyzed, a written financial plan - designed to achieve your stated financial goals and objectives - will be produced and presented to you.

If you elect to retain us for on-going consulting and financial management services, we will then meet with you and your other advisors (financial, legal, tax, etc.) for a series of implementation meetings. As part of the implementation process, we will recommend a third party adviser(s) ("TPA") to you for portfolio management services. Under such arrangements, our primary objective is to align you with the appropriate TPA(s) to allow you to capitalize on opportunities that will strengthen or enhance your personal portfolio. Once selected, the TPA will actively manage your equity portfolio and may assume investment discretionary and trading authority over the managed account. We **will not** manage or obtain investment discretion or trading authority over the assets in any of your managed accounts.

We charge either a fixed fee that ranges between \$2,000 and \$5,000, or a fee based on our hourly rate of \$300 for financial planning services. In either case, one-half of the estimated fees will be due upon signing the advisory agreement, with the balance due upon presentation of the plan.

We will also receive compensation pursuant to our agreement with the TPA(s) for introducing you to the TPA, and for certain ongoing services provided to you. This compensation will never exceed 0.50% of the amount of assets under the TPA's management, and typically consists of 0.10% to 0.25% of the investment advisory fee charged and collected by the TPA, payable quarterly in arrears.

If it is determined that you are in need of only an individual consultation, you will be obligated to pay the entire fee at the end of the consultation. After a consultation has been conducted, the fee will not be refundable.

The type and amount of the fees charged to you will be negotiated on a case-by-case basis, and are based on the complexity of your financial situation and the scope of services to be provided. An estimate of the total cost will be determined at the start of the advisory relationship. *In limited circumstances*, the cost/time could potentially exceed the initial estimate. In such cases, we will notify you and may request that you pay an additional fee. Under no circumstances will we require prepayment of fees more than six months in advance and in excess of \$500. Services to be provided and applicable fees will be clearly set forth in the executed agreement for services.

We emphasize that our financial planning services are completely guaranteed. If you are dissatisfied with the written financial plan within 3 days of receipt, and prior to implementation, 100% of the financial planning fee will be refunded to you.

You may terminate the financial planning agreement within five days of the date of execution of the agreement without penalty. After the five-day period, either party may terminate the agreement by providing 10 days' written notice to the other party. Unearned fees will be promptly refunded to you.

Financial plans are based on your financial situation at the time we prepare the plan, and on the financial information you provide to us. You must promptly notify us if your financial situation, goals, objectives, or needs change.

You are under no obligation to act on our financial planning recommendations. Should you choose to act on any of our recommendations, you are not obligated to implement the financial plan through any TPA we recommend. Moreover, you may act on our recommendations by placing securities transactions with any brokerage firm.

Selection of Other Advisers

As part of our investment advisory services, we may recommend that you use the services of a third party investment adviser ("TPA") to manage your entire, or a portion of your, investment portfolio. After gathering information about your financial situation and objectives, we will recommend that you engage a specific TPA or investment program. Factors that we take into consideration when making our recommendation(s) include, but are not limited to, the following: the TPA's performance, methods of analysis, fees, your financial needs, investment goals, risk tolerance, and investment objectives. We will periodically monitor the TPA(s)' performance to ensure its management and investment style remains aligned with your investment goals and objectives.

We do not charge you a separate fee for the selection of other advisers. We will share in the advisory fee you pay directly to the TPA. The advisory fee you pay to the TPA is established and payable in accordance with the brochure provided by each TPA to whom you are referred. These fees may or may not be negotiable. Our compensation may differ depending upon the individual agreement we have with each TPA. As such, a conflict of interest may arise where our firm or our Associated Persons may have an incentive to recommend one TPA over another TPA with whom we have more favorable compensation arrangements or other advisory programs offered by TPAs with whom we have less or no compensation arrangements.

You will be required to sign an agreement directly with the recommended TPA(s). You may terminate your advisory relationship with the TPA according to the terms of your agreement with the TPA. You should review each TPA's this brochure for specific information on how you may terminate your advisory relationship with the TPA and how you may receive a refund, if applicable. You should contact the TPA directly for questions regarding your advisory agreement with the TPA.

Retirement Income and Long Term Care Planning

Through our Life Resource Planners of The Treasure Coast Division, we may provide a variety of services, principally advisory in nature, to you regarding your needs in life's later years, primarily the costs of health care for the Aged. This is otherwise known as "Eldercare Financial Planning" or "Long Term Care" Planning. Such services often encompass (1) An initial review of your needs to determine the extent of the financial obligation associated with your long term health care needs (current and future) and availability of the various resources to assist in the payment of these healthcare related expenses. Such options include: "self funding", long term care insurance, and benefits available through Government Agencies. (2) Then, once the financial need is determined, we will review the various health care funding options' relevant to you and your eligibility to participate in that funding option as well as its impact on your retirement income/cash flow. (3) We will create a plan to outline what steps are needed in order to access the available resources, listed above, to assist in meeting your current and anticipated health care costs and retirement income needs. Typically, this advance planning, known as a "Life Resource Plan" is provided at a fixed rate of \$5,000. The Life Resource Plan will not provide any advice on how to qualify for Medicaid, otherwise known as "Medicaid Planning". Other than providing generic information that is readily available through public resources, "Medicaid Planning" can only be provided by a Florida Licensed attorney. Should a client request "Medicaid Planning" Services, a referral to a licensed Florida attorney shall be made.

After the review of the plan, we will provide you with a "Scope of the Services," which will outline the Services to be provided to you, should you decide to allow us to assist you in obtaining the desired health care funding resources. Such services will be provided based upon an analysis of your individual needs, including advance planning and crisis management. Should the client decide to implement the recommended "Scope of Services" found in the Life Resource Plan through us, then depending upon the nature of the "Scope of Services" needed, an additional fee may be charged. This fee will compensate us for assisting you in completion of the "Scope of Services" and typically will range between \$0 (no fee) - \$6,000. The fee shall be agreed to in advance of any work initiation. We charge no fee for assistance in completion of the application for VA "Pension." While we do not provide "Medicaid Planning" services, we can offer to assist in the completion of the Medicaid application should the client meet Florida Medicaid eligibility requirements without the need for "Medicaid Planning" or the client has obtained that "Medicaid Planning" from a licensed Florida attorney.

Families who are dealing with issues related to senior care may need guidance in the selection and coordination of care providers, services, area resources, or facilities in the community. We can assist with services such as examining housing options along a continuum; including the selection of an assisted living or skilled nursing facility; locating and evaluating senior service providers; and the use of community and government resources.

You may terminate the Life Resource Plan agreement within five days of the date of execution of the agreement without any penalty. After the five-day period, either party may terminate the agreement by providing 10 days' written notice to the other party. Unearned fees will be promptly refunded to you.

Types of Investments

We may advise you on any type of investment that we deem appropriate based on your stated goals and objectives. We may also provide advice on any type of investment held in your portfolio at the inception of our advisory relationship.

Assets Under Management

We do not manage assets on a continuous basis; therefore, we do not have any discretionary or non-discretionary assets under management.

Item 5 Fees and Compensation

Please refer to the "Advisory Business" section in this brochure for information on our advisory fees, fee deduction arrangements, and refund policy according to each service we offer.

Compensation for the Sale of or Other Investment Products

Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products, including insurance products they sell to you. Insurance commissions earned by these persons are separate and in addition to our advisory fees. This practice presents a conflict of interest because persons providing investment advice on behalf of our firm who are insurance agents have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

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

We do not accept performance-based fees or participate in side-by-side management. Side-by-side management refers to the practice of managing accounts that are charged performance-based fees while at the same time managing accounts that are not charged performance-based fees. Performance-based fees are fees that are based on a share of capital gains or capital appreciation of a client's account. Our fees are calculated as described in the *Advisory Business* section above, and are not charged on the basis of a share of capital gains upon, or capital appreciation of, the funds in your advisory account.

Item 7 Types of Clients

We offer investment advisory services to individuals.

In general, we do not require a minimum dollar amount to open and maintain an account since we do not manage any assets.

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

Our Methods of Analysis and Investment Strategies

When appropriate for your specific investment objectives, we will not offer advice on any specific securities or other investments, but will refer you to third-party investment advisers who will provide advice to you in accordance with the relevant program provided by the third-party adviser. As disclosed above, we will assist you in selecting third-party investment advisers whose investment programs and strategies have been reviewed by us and determined appropriate for you based on your individual circumstances and investment goals.

Risk of Loss

Investing in securities involves risk of loss that you should be prepared to bear. We do not represent or guarantee that our services can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines. We cannot offer any guarantees or promises that your financial goals and objectives will be met. Past performance is in no way an indication of future performance.

Recommendation of Particular Types of Securities

As disclosed under the "Advisory Business" section in this Brochure, we recommend all types of securities and we do not necessarily recommend one particular type of security over another since each client has different needs and different tolerance for risk. Each type of security has its own unique set of risks associated with it and it would not be possible to list here all of the specific risks of every type of investment. Even within the same type of investment, risks can vary widely. However, in very general terms, the higher the anticipated return of an investment, the higher the risk of loss associated with it.

Item 9 Disciplinary Information

Estate Planning Advisors, Inc. has been registered and providing investment advisory services since 2005. Neither our firm nor any of our Associated Persons has any reportable disciplinary information.

Item 10 Other Financial Industry Activities and Affiliations

Licensed Insurance Agency

Our firm is also licensed as an insurance agency and conducts its insurance related business under the name Life Resource Planners of the Treasure Coast. Mr. Heckman and our associated persons are licensed to sell fixed insurance products, for separate commission based compensation. As part of the overall financial planning services offered, you may purchase insurance related products from us. However, you are under no obligation to do so. Insurance commissions earned by these persons are separate from our advisory fees. See the *Fees and Compensation* section in this brochure for more information on the compensation received by insurance agents who are affiliated with our firm.

Our primary business function is as an insurance agency offering fixed (non-variable) life and health insurance and fixed annuities. Our associated persons are licensed to sell fixed insurance products for separate commission based compensation. Occasionally, we are asked to provide a financial analysis or financial plan. We will perform these financial planning services on a fee basis. Typically, the advisory relationship is limited in scope to the agreed upon financial analysis or plan as outlined in the engagement agreement. During the course of the financial planning process, if a need for insurance is determined and we offer insurance products that are suitable to fit the need, then we will offer these insurance products to you.

Recommendation of Other Advisers

We may recommend that you use a third party adviser ("TPA") based on your needs and suitability. We will receive compensation from the TPA for recommending that you use their services. These compensation arrangements present a conflict of interest because we have a financial incentive to recommend the services of the third party adviser. You are not obligated, contractually or otherwise, to use the services of any TPA we recommend. We do not have any other business relationships with the recommended TPA(s). Refer to the *Advisory Business* section above for additional disclosures on this topic.

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

Description of Our Code of Ethics

We strive to comply with applicable laws and regulations governing our practices. Therefore, our Code of Ethics includes guidelines for professional standards of conduct for our Associated Persons. Our goal is to protect your interests at all times and to demonstrate our commitment to our fiduciary duties of honesty, good faith, and fair dealing with you. All of our Associated Persons are expected to adhere strictly to these guidelines. Our Code of Ethics also requires that certain persons associated with our firm submit reports of their personal account holdings and transactions to a qualified representative of our firm who will review these reports on a periodic basis. Persons associated with our firm are also required to report any violations of our Code of Ethics. Additionally, we maintain and enforce written policies reasonably designed to prevent the misuse or dissemination of material, non-public information about you or your account holdings by persons associated with our firm.

Clients or prospective clients may obtain a copy of our Code of Ethics by contacting us at the telephone number on the cover page of this brochure.

Participation or Interest in Client Transactions

Neither our firm nor any of our Associated Persons has any material financial interest in client transactions beyond the provision of investment advisory services as disclosed in this brochure.

Personal Trading Practices

Our firm does not recommend particular securities to Clients.

Item 12 Brokerage Practices

We maintain relationships with several broker-dealers. While you are free to choose any broker-dealer or other service provider, we recommend that you establish an account with a brokerage firm with which we have an existing relationship. Such relationships may include benefits provided to our firm, including but not limited to, research, market information, and administrative services that help our firm manage your account(s). We believe that recommended broker-dealers provide quality execution services for our clients at competitive prices. Price is not the sole factor we consider in evaluating best execution. We also consider the quality of the brokerage services provided by recommended broker-dealers, including the value of research provided, the firm's reputation, execution capabilities, commission rates, and responsiveness to our clients and our firm. In recognition of the value of research services and additional brokerage products and services recommended broker-dealers provide, you may pay higher commissions and/or trading costs than those that may be available elsewhere.

Research and Other Soft Dollar Benefits

We receive no soft dollar benefits from any broker-dealers.

Brokerage for Client Referrals

We do not receive client referrals from broker-dealers in exchange for cash or other compensation, such as brokerage services or research.

Directed Brokerage

We do not recommend any specific broker-dealers. Therefore, this section does not apply.

Block Trades

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") because we do not manage clients' money and do not make specific securities recommendations.

Item 13 Review of Accounts

We will review your financial plan only at your request. Otherwise, we do not review or monitor your investment account(s), review your financial plan, or review statements you receive from your third-party money manager or account custodian. At your request, we may meet with you and/or your third-party money manager(s) to discuss asset allocation, but we will not make recommendations regarding specific investments or provide any regular written reports to you.

Item 14 Client Referrals and Other Compensation

As disclosed under the "Fees and Compensation" section in this brochure, persons providing investment advice on behalf of our firm are licensed insurance agents. For information on the conflicts of interest this presents, and how we address these conflicts, please refer to the "Fees and Compensation" section.

Other Compensation

We may receive compensation from Arthur Zaske and Associates ("AZA") for referring clients to them. This arrangement will not cause you to pay more in advisory fees than you would otherwise pay had there been no solicitor's compensation. All referral fees paid to our firm represent a portion of the fees actually charged to you by AZA for investment advisory services. There is no differential between the amount or level of investment advisory fees that AZA will charge for managing the client account(s) in excess of that which they would customarily charge for managing any other new client's account with similar assets and which was not referred to AZA by our firm.

Item 15 Custody

We do not directly debit advisory fees from your account and we do not exercise custody over your funds or securities. Your funds and securities will be held with a bank, broker-dealer, or other independent, qualified custodian. If you have a question regarding your account statement or if you did not receive a statement from your custodian, please contact your custodian directly.

Item 16 Investment Discretion

We do not accept discretionary authority since we do not manage clients' accounts.

Item 17 Voting Client Securities

Proxy Voting

We will not vote proxies on behalf of your advisory accounts. At your request, we may offer you advice regarding corporate actions and the exercise of your proxy voting rights. If you own shares of common stock or mutual funds, you are responsible for exercising your right to vote as a shareholder.

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 any electronic solicitation to vote proxies.

Item 18 Financial Information

We are not required to provide financial information to our clients because we do not:

- require the prepayment of more than \$ 500 in fees and six or more months in advance, or
- take custody of client funds or securities, or
- have a financial condition that is reasonably likely to impair our ability to meet our commitments to you.

Item 19 Requirements for State Registered Advisers

Neither our firm, nor any of our Associated Persons are compensated for advisory services with performance-based fees. Please refer to the "Performance-Based Fees and Side-By-Side Management" section above for additional information on this topic.

Neither our firm, nor any of our Associated Persons have any reportable arbitration claims, civil, self-regulatory organization proceeding or administrative proceeding.

Neither our firm, nor any of our Associated Persons have a material relationship or arrangement with any issuer of securities.

Refer to the Part(s) 2B for background information about management personnel and those giving advice on behalf of our firm.

Item 20 Additional Information

Your Privacy

We view protecting your private information as a top priority. Pursuant to applicable privacy requirements, we have instituted policies and procedures to ensure that we keep your personal information private and secure.

We do not disclose any nonpublic personal information about you to any nonaffiliated third parties, except as permitted by law. In the course of servicing your account, we may share some information with our service providers, such as transfer agents, custodians, broker-dealers, accountants, consultants, and attorneys.

We restrict internal access to nonpublic personal information about you to employees, who need that information in order to provide products or services to you. We maintain physical and procedural safeguards that comply with regulatory standards to guard your nonpublic personal information and to ensure our integrity and confidentiality. We will not sell information about you or your accounts to anyone. We do not share your information unless it is required to process a transaction, at your request, or required by law.

You will receive a copy of our privacy notice prior to or at the time you sign an advisory agreement with our firm. Thereafter, we will deliver a copy of the current privacy policy notice to you on an annual basis. Please contact our main office at the telephone number on the cover page of this brochure if you have any questions regarding this policy.

Trade Errors

We do not manage client's money and, therefore, any trading errors will be handled by the third party advisor who manages your account and/or the broker-dealer who executed the trade.

Class Action Lawsuits

We do not determine if securities held by you are the subject of a class action lawsuit or whether you are eligible to participate in class action settlements or litigation nor do we initiate or participate in litigation to recover damages on your behalf for injuries as a result of actions, misconduct, or negligence by issuers of securities held by you.

TODD DAVID HECKMAN

CRD # 1358793

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January 25, 2020

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Todd David Heckman that supplements the Estate Planning Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Todd David Heckman at (772) 567-7970 or via e-mail at todd@lrplans.com if you did not receive Estate Planning Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

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

Item 2 Educational Background and Business Experience

Todd David Heckman, CFP[®], ChFC, CLU

Year of Birth: 1959

Formal Education:

- Masters of Science in Financial Services, American College, Bryn Mawr, PA, 1996.
- B.S., Tufts University, Medford, MA, Biology, 1981.

Business Background Preceding Five Years:

- Northeast Financial Group, Inc. (d/b/a Estate Planning Advisors, Inc.), President, Secretary, Chief Compliance Officer, Director, 01/1994 to Present.

Certifications:

Certified Financial Planner™ [CFP[®]], Certified Financial Planner Board of Standards, Inc., 2000.

The Certified Financial Planner™, 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 62,000 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, administered in 10 hours over a two-day period, 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'], American College, Bryn Mawr, PA., 1988.

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.

Chartered Life Underwriter ['CLU'], American College, Bryn Mawr, PA., 1987.

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 a series of mandatory courses which include, for example, the following: insurance planning, life insurance law, fundamentals of estate planning, planning for business owners, income taxation, group benefits, planning for retirement needs, and investments. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.

Accredited Estate Planner ['AEP'], National Association of Estate Planners & Councils, 2000.

The AEP designation is awarded by the National Association of Estate Planners & Councils to estate planners who have completed two graduate-level courses administered by The American College, meet specific professional requirements and who practice as one of the following: attorney, CPA, trust officer, CLU, CFP® certificant or ChFC.

Item 3 Disciplinary Information

Mr. Heckman does not have any reportable disciplinary disclosure.

Item 4 Other Business Activities

Mr. Heckman is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Heckman for insurance related activities. This presents a conflict of interest because Mr. Heckman may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 Additional Compensation

Please refer to the *Other Business Activities* section above for disclosures on Mr. Heckman's receipt of additional compensation as a result of his activities as a licensed insurance agent.

Also, please refer to the *Fees and Compensation* section and the *Client Referrals and Other Compensation* section of Estate Planning Advisors, Inc.'s firm brochure for additional disclosures on this topic

Item 6 Supervision

Todd David Heckman is President, Chief Compliance Officer and Director of Estate Planning Advisors, Inc. As such he is responsible for supervising the activities of our firm. Our firm has developed Written Supervisory Policies and Procedures which we follow that address his supervisory responsibilities including periodically reviewing investment recommendations, trades and communications with clients.

Mr. Heckman can be reached at (772) 567-7970 or via e-mail at todd@lrplans.com

Item 7 Requirements for State-Registered Advisers

Mr. Heckman does not have, or has ever had, any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization proceeding or administrative proceeding, and has not been the subject of a bankruptcy petition.