

**FORM ADV Uniform Application for Investment Adviser Registration
Part 2A: Investment Adviser Brochure
Item 1: Cover Page**

Advisors Financial Planning Group, LLC

CRD # 135402

83 Goodwin Road
Gilford, NH 03249
Phone: (603) 524-1599
Fax: (603) 556-7354
www.advisorsplan.com

Issue date: January 10, 2018

This brochure provides information about the qualifications and business practices of Advisors Financial Planning Group, LLC. If you have any questions about the contents of this brochure, please contact us at the phone number listed above.

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. Please note, where this brochure may use the terms "registered investment adviser" and/or "registered", registration itself does not imply a certain level of skill or training.

Additional information about the firm and its representatives is also available on the SEC's website at www.adviserinfo.sec.gov

Item 2: Material Changes

Material Changes since 01/10/2018:

New Retainer Fee:

- Retainer fee - \$50 to \$100/month

Other Satellite Offices:

- Bedford office address – 264 South River Rd., Bedford, NH 03110
- Portsmouth office address – 1 New Hampshire Ave. suite 125 Portsmouth, NH 03801

To request a brochure contact Thomas Space at (603) 524-1599 or by email at tom@advisorsplan.com. Additional information about Advisors Financial Planning Group, LLC is also available via the SEC's web site www.adviserinfo.sec.gov.

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Item 4: Advisory Business

Established in 2005 by managing member, Thomas E. Space, Advisors Financial Planning Group, LLC ("Advisors Group" or the "Firm") provides portfolio management (or investment advisory) services consistent with our client's ("clients, you, your") financial and tax status and risk/reward objectives.

Examples of recommendations by the Advisors Group include the following:

- redistributing investment allocations to diversify the portfolio in an effort to reduce risk and increase performance
- specific stocks to increase sector weighting and/or dividend potential
- employing cash positions as a possible hedge against market movement which may adversely affect the portfolio
- selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position(s) in the portfolio, change in risk tolerance of client, or any risk deemed unacceptable for the client's risk tolerance.

The Advisors Group also provides financial planning services to clients. Financial planning services include (See Investment Discretion and Brokerage Practices Section below):

- Providing investment strategies
- Providing general or tailored investment advice as well as non-investment related analysis such as: Risk Management, Tax Planning, Estate Planning and College Funding.

The Advisors Group is a registered investment adviser in New Hampshire.

Assets Under Management: As of December 31, 2017 the Advisors Group manages \$12,700,000 in non-discretionary assets for approximately 63 clients.

Item 5: Fees and Compensation

Advisors Group charges fees for portfolio management services based on the assets under management, hourly fees and or fixed fees.

Management Fee:

Pursuant to an investment advisory contract signed by each client, clients pay Advisors Group a quarterly Management Fee, payable in arrears, based on the amount of the assets managed by the Firm as of the opening of business on the first business day of each quarter. Management Fees are charged at the following rates (fee schedule) based on the assets under management: Subject to an annual minimum fee of \$1,500.00.

Assets Under Management	Fee
\$100,000 – \$250,000	1.50 %
\$250,001 – \$1,000,000	1.00 %
\$1,000,001 – \$4,000,000	0.75 %
\$4 million or more	0.50 %

Fees may be negotiated by the Advisors Group under unusual circumstances, at the sole discretion of the Advisors Group.

Hourly and Fixed Fees:

Some clients contract to have investment advisory advice and/or financial planning advice provided based on an hourly fee or a fixed fee rather than based on the assets under management. The Advisors Group hourly fee bills at a rate of \$180 per hour, subject to an annual minimum of \$2,500, but may be negotiated in advance. The Advisors Group fixed fees are negotiated and agreed upon by the parties in advance. Advisors Group also charges a retainer fee of \$50 to \$100/month.

All fees paid to the Advisors Group for investment advisory services are separate and distinct from the expenses charged by mutual funds to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include:

- a management fee,
- other fund expenses,
- distribution fees, and
- sales charges, initial or deferred (if applicable)

Clients may invest in a mutual fund directly, without the services of the Advisors Group. In that case, the client would not receive the services provided by the Advisors Group which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives.

Clients should review both the fees charged by the funds and the fees charged by the Advisors Group to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.

Fixed-fee planning based clients are invoiced on a monthly basis or upon completion of work performed. All management fees are deducted from the client's account quarterly, in arrears, on a pro rata basis.

Advisors Group provides portfolio management services and does not provide securities execution, custodial and other administrative services.

Termination of Advisory Relationship: Clients may request to terminate their advisory contract with the Advisors Group, in whole or in part, by giving thirty days advance written notice. Upon termination, any fees paid in advance or due for services rendered are prorated to the date of termination and any excess refunded to client. The Client's advisory agreement with the Firm is non-transferable without client's written approval.

Item 6: Performance-based fees and Side-by-Side Management

The Advisors Group does not charge any performance-based fees (fees based on a share of capital gains or capital appreciation of the client's assets).

Item 7: Types of Clients

The Advisors Group provides investment advisory services predominately to individuals, pension and profit sharing plans, trusts, estates and charitable organizations and corporations or other business entities.

Advisors Group's cumulative minimum account is \$250,000. However, based on prior relationships and other negotiable circumstances, Advisors Financial Planning Group may accept accounts with a lower value.

A minimum fee of \$2500.00 is requested for financial planning clients.

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

The Advisors Group's investment approach is fundamental. Fundamental analysis is defined as a general assessment based upon various factors including sale price, asset value, market structure and history. The types of investments recommended are:

- equity securities (including exchange listed securities, securities traded over-the-counter and foreign issuers),

- warrants,
- corporate debt securities,
- commercial paper,
- certificates of deposit,
- municipal securities,
- investment company securities (including variable life insurance, variable annuities and mutual fund shares),
- U.S. government securities; and
- interests in partnerships investing in real estate.

The main sources of research information used by Advisors Group include:

- financial newspapers and magazines,
- research materials prepared by others,
- corporate rating services,
- annual reports,
- prospectuses,
- filings with the SEC and company press releases.

Advisors Group uses the following strategies in its investment advisory business: long-term purchases (securities held longer than one year) and short-term purchases (securities sold within a year).

Risk of Loss:

All investments are subject to the following principal risks:

The value of securities in the portfolio will go up and down. Consequently the overall valuation of the account may decline and you could lose money. The stock market is subject to significant fluctuations in value as a result of political, economic, and market developments. If the stock market declines in value, the portfolio is likely to decline in value. Because of changes in the financial condition or prospects of specific companies,

the individual stocks selected by Advisors Group may decline in value, causing the account to decline in value.

Investing in securities involves a certain amount of risk of loss that clients should be prepared to bear. Where short-term trading methods are used, the cost of more frequent trades can often incur more expense than that of a more conservative or long-term purchase approach. Questions regarding these risks and/or increased costs may be directed to Mr. Space (Managing Member).

Item 9: 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 our firm. Advisors Group has no information applicable to this Item.

Item 10: Other Financial Industry Activities and Affiliations

Thomas Space, an Investment Advisor Representative for Advisors Group is engaged in the business of selling life, annuity and long term care insurance products. Thomas Space's insurance licenses, issued by the New Hampshire Insurance Commission, are under the name of Thomas Space only.

Thomas Space is the sole member of The Pinnacle Group, LLC, a holding company that has no active operations. Thomas Space, an Investment Advisor Representative for Advisors Group will sell life, annuity and long term care insurance and will spend approximately 33% on insurance related products and services. As mentioned, Mr. Space will sell insurance products as an agent under his personal name and not under the advisory activities of the Advisors Group. Tom splits insurance business with "Retirement Income Advisors."

Tom Space, of Advisors Financial Planning, has entered into a referral arrangement with The Lampo Group, LLC d/b/a Ramsey Solutions (a/k/a Dave Ramsey). Mr. Space will receive referrals from their web site "Smartvestor." In addition, Ramsey Solutions, will provide advertising services to Advisors Financial Planning, both online and locally. Listeners will be able to contact Mr. Space directly regarding the services of Advisors Financial Planning. There are no direct conflicts of interest present in this referral arrangement. Mr. Space also has a similar arrangement with Elite Leads for business referrals.

Thomas Space, an Investment Advisor Representative ("IAR") for Advisors Group is also licensed and registered as an insurance agent for various insurance companies. Therefore, Mr. Space will be able to purchase insurance products for any client in need of such services. Mr. Space will be able to receive separate, yet typical compensation for the purchase of insurance products. Clients are not obligated to use Thomas Space for insurance products services. Any commission compensation received by Mr. Space related to insurance purchases, sales or changes

to insurance are not credited to the advisory fees you pay to Advisors Group. As mentioned, Mr. Space will sell insurance products as an agent under his personal name and not under the advisory activities of the Advisors Group.

Thomas Space, an Investment Advisor Representative for Advisors Group, serves as an Advisor for Trustees of Qualified ERISA Plan Assets. Mr. Space also recommends other investment products to clients through select banking institutions. Thomas Space serves as a member of the Gilford Rotary Club. Mr. Space serves as a Trustee of Trust Funds for the Town of Gilford, NH. These positions are non-paid.

Advisors Group endeavors at all times to put the interests of its clients first as part of their fiduciary duty, clients should be aware that the receipt of additional compensation by itself creates a conflict of interest, and may affect the judgment of the individual making the recommendation.

Tom Space has entered into an office and insurance commission relationship with Steven M. Apostolides, President of Retirement Income Advisors, LLC. Both share an office located at: 264 South River Rd., Bedford, NH 03110. For new insurance clients, Mr. Apostolides and Mr. Space will split costs and commission 50/50. Insurance commission-based activities are separate from our investment management services. At this time, there is no revenue sharing with Mr. Apostolides for investment advisory activities, but Mr. Space (“Advisor’s Financial Planning”) may accept new AUM as a result of this relationship.

Mr. Apostolides also conducts securities-related activities as a Registered Representative with his broker dealer, Foresters. He holds a FINRA series 6, 63, 65 and has offices in Lynnfield, MA, Chelmsford, MA and Boston, MA. Mr. Apostolides and Mr. Space will jointly use Advisor’s Financial Planning’s NH offices in Bedford and Portsmouth as meeting places (by appointment only). At this time, I do not have any conflicts of interest to report.

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

Advisors Group has adopted a Code of Ethics on behalf of the firm.

The Code of Ethics (“Code”) reminds investment advisers to act in a client’s best interest (putting your interests first). Our fiduciary duty compels all employees to act with the utmost integrity in all of our dealings. This fiduciary duty is the core principle underlying the Code of Ethics, and represents the expected basis of all of our dealings with our clients.

Our Code of Ethics consists of the following core principles:

- The interest of clients will be placed ahead of the firm’s or any employee’s own investment interests

- Employees are expected to conduct their personal securities transactions in accordance with the Personal Trading Policy and will strive to comply with the Code and to avoid any actual or perceived conflict of interest with the client. Employees with questions regarding the appearance of a conflict with a client should consult with Mr. Space before taking action that may result in an actual conflict.
- Employees will not take inappropriate advantage of their position with the firm.

A copy of the Firm's Code of Ethics will be provided to any client upon request from Mr. Space at (603) 524-1599.

Advisors Group may generally purchase or sell investments for their personal accounts that they have similarly recommended to clients. While Advisors Group endeavors at all times to put the interests of its clients first as part of their fiduciary duty, clients should be aware that the personal trading involving recommended securities may create a conflict of interest, and may affect the judgment of the individual making the recommendation.

Item 12: Brokerage Practices

The Advisory Group, as a small adviser, does not have the brokerage discretionary authority to select the broker or negotiate commissions on a transaction-by-transaction basis. In addition, as described under Item 8, the Advisory Group utilizes a limited number of securities (types of securities). As a result, clients are required to direct the Advisory Group to use the client's broker/custodian (an independent third party qualified custodian). Advisory Group recommends TD Ameritrade Institutional ("TDA") and their services to independent registered advisers.

Clients must direct us to use their broker custodian for the placement of client transactions. We do not have discretionary authority to pick the broker or negotiate commissions. Therefore, we may (or may not) aggregate multiple client transactions together, negotiate commissions, obtain volume discounts or otherwise achieve best execution on each client's transactions.

The Advisory Group does due diligence on the broker custodian recommended to clients, including a review of their blend of services, execution and access to mutual funds and other transactions. We believe TDA provides a good blend of products, services, costs and executions to our clients; however, the decision to select TDA is solely yours. You cannot receive our portfolio management services unless you select TDA.

Item 13: Review of Accounts

Reviews will be quarterly, semi-annual or annual. They will include portfolio

performance to benchmarks and transaction activity. Reviewer will be Thomas E. Space, CFP. Reports will consist of brokerage type statements and will be provided on a monthly basis. In addition, Clients will have internet and telephone access to their account information.

As a non-discretionary portfolio manager, we will often discuss the portfolio and the specific recommendations which you need to approve prior to implementation (which may be conducted by us, or by you).

Clients receive written statements no less than quarterly from applicable qualified custodian or trustee. In addition, the clients receive other supporting reports from Mutual Funds, Asset Managers, Trust Companies or Custodians, Insurance Companies, Broker/Dealers and others who are involved with client accounts.

Clients are encouraged to contact Advisors Group immediately with any changes to their financial situation as such changes may impact the status of their investment account(s).

Item 14: Client Referrals and Other Compensation

Advisors Group recommends TD Ameritrade Institutional and receives the following “economic benefits” that are not paid for by Advisors Group:

- Trading desk/electronic trading
- Duplicate confirmation & statements
- Flat commissions FOR Executed Trades
- No charge for custody services
- Tools and other resources

Mr. Space pays The Lampo Group, LLC d/b/a Ramsey Solutions a monthly fee of \$1,049/month for their endorsement/advertising services (see item 10). Mr. Space only receives compensation if the prospect signs up with the firm.

Mr. Space sells insurance products in his separate capacity as an independently licensed insurance agent. He earns sales commissions when selling these insurance products.

Item 15: Custody

Advisors Group does not maintain or accept custody of client funds or securities.

Clients receive at least quarterly statements from TD Ameritrade Institutional, Fidelity, and/or State Street Bank. Advisors Group urges you to carefully review such statements and compare such official custodial records to the account statements that we may provide to you. Our reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16: Investment Discretion

Clients do not grant Advisors Group complete discretion over the selection and amount of securities to be bought or sold for their account (within the parameters established by their Advisory Agreement) without obtaining their consent or approval.

Non-discretionary authority will only be authorized upon full disclosure to the client and by that client specifically authorizing said authority through the execution of an Investment Advisory Agreement. All non-discretionary trades made by Advisors Group on behalf of their non-discretionary accounts (clients) are in accordance with that client's investment objectives and goals. Permission is granted to place the trade on client's behalf at TD Ameritrade Institutional, Fidelity, or State Street Bank. (see item 12); pursuant to the client's authorization to TDA (ltd power of attorney) for the Firm to place client approved trades

Item 17: Voting Client Securities

Advisors Group will not vote, nor advise clients how to vote, proxies for securities held in client accounts. The client maintains the authority and responsibility for the voting of these proxies. The Firm and its clients agree to this by contract.

Clients will receive their proxies or other solicitations directly from the transfer agent of their designated custodian where applicable.

Item 18: Financial Information

Registered investment advisers are required to disclose certain financial information or disclosures about Advisors Group's financial condition. Advisors Group 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. Advisors Group does not charge a prepayment of \$500 or more for six months or more of services.

Item 19: Requirements of State Registered Advisers

Advisors Group requires individuals providing investment advice be Investment Advisor Representatives with the equivalent of a Series 65 or 7 & 66 licenses or the equivalent professional designation, and has at least three years of business experience.

Services require persons providing investment advice to be registered as an investment adviser representative (IAR) in the States where investment advice is provided. Separately Mr. Space is required to be an IAR and Insurance Agent (licensed for such

activity) by FNIC and various insurance companies these registrations are separate from Advisors Group.

Miscellaneous: Additional Information

Privacy Policy:

We never disclose the nonpublic personal information collected about you to anyone except in furtherance of our business relationship, and then only to those persons necessary to effect the transactions and provide the services that you authorize (such as broker-dealers, custodians, investment managers etc.) or as otherwise provided by law.

Massachusetts's law (950 CMR 12-205(9)(C) 13 MGL 110A) prohibits us from disclosing the nonpublic personal information about you to other third parties unless we have your prior written consent. If you decide at some point to either terminate my services or become an inactive customer, we shall continue to adhere to this privacy policy.

A copy of the firm's Privacy Policy may be obtained from Mr. Space, Managing Member at (603) 524-1599.

Part 2B: Brochure Supplements
Investment Adviser Representatives and/or Supervised Persons:
Supplemental information
Item 1: Cover Page

Advisors Financial Planning Group, LLC

CRD # 135402

Thomas E. Space
CRD # 2382115

83 Goodwin Road
Gilford, NH 03249
Phone: (603) 524-1599
Fax: (603) 556-7354
www.advisorsplan.com

Issue date: January 10, 2018

This brochure provides information about the qualifications and business practices on the following individual as a representative of Advisors Financial Planning Group, LLC. This information is provided as a supplement to the Form ADV Part 2A which has been provided for your review. Should you have any questions about this supplement, or if you have not received the Form ADV Part 2A please contact the firm immediately.

The information in this brochure supplement has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Please note, where this brochure supplement may use the terms "registered investment adviser" and/or "registered", registration itself does not imply a certain level of skill or training.

Additional information about the firm and this representative is also available on the SEC's website at www.adviserinfo.sec.gov

Item 2: Educational Background and Business Experience

Name: Thomas E. Space, CFP and Managing Member
CRD # 2382115

Year Born: 1948

Education: Southern New Hampshire University, B.S. in Business
Administration, 1974

Business Experience:

04/2005 to Present Registered Investment Advisor for Advisors Financial Planning Group, LLC

05/2004 to 05/2005 Registered Representatives for Jefferson Pilot

01/2002 to 04/2005 Laconia Savings Bank, Vice President and Trust Officer

12/1985 to 08/1986 Private Trustee, Investment Manager

04/1994 to 01/2003 The Pinnacle Group, LLC., Founder and Registered Investment Advisor

08/1998 to 06/2004 WS Griffith Securities, Inc.

08/1998 to 01/2002 RIA for Charter New England Agency, Inc., Registered Representative

03/1996 to 08/1998 MML Investor Services, Inc.

Licenses: CFP® Certified Financial Planner 1989, LUTCF 1996 (Life Underwriter Training Counsel Fellow

Cannon School for Trust, "CTFA" 2004

Item 3: Disciplinary Information

Mr. Space does not have any legal, civil, criminal, regulatory, or disciplinary history to report at this time.

Item 4: Other Business Activity

Thomas Space, an Investment Advisor Representative for Advisors Group is engaged in the business of selling life, annuity and long term care insurance products. Thomas Space's insurance licenses, issued by the New Hampshire Insurance Commission, **are under the name of Thomas Space only.** Tom splits Insurance business with "Retirement Income Advisors."

Thomas Space, an Investment Advisor Representative for Advisors Group will sell life, annuity and long term care insurance and will spend approximately 20% on insurance related products and services. As mentioned, Mr. Space will sell insurance products as an agent under his personal name and not under the advisory activities of the Advisors Group.

Thomas Space is the sole member of The Pinnacle Group, LLC, a holding company that has no active operations. Thomas Space, an Investment Advisor Representative for Advisors Financial Planning Group will sell life, annuity and long term care insurance and will spend approximately 20% on insurance related products and services.

Volunteer positions: Town of Gilford NH Trustee of Trust Funds, US Magistrate Judge Merit Selection Panel – ended 3.26.14

Tom Space, of Advisors Financial Planning, has entered into a referral arrangement with The Lampo Group, LLC d/b/a Ramsey Solutions (a/k/a Dave Ramsey). Mr. Space will receive referrals from their web site “Smartvestor.” In addition, Ramsey Solutions, will provide advertising services to Advisors Financial Planning, both online and locally. Listeners will be able to contact Mr. Space directly regarding the services of Advisors Financial Planning. There are no direct conflicts of interest present in this referral arrangement.

Tom Space has entered into an office and insurance commission relationship with Steven M. Apostolides, President of Retirement Income Advisors, LLC. Both share an office located at: 264 South River Rd., Bedford, NH 03110. For new insurance clients, Mr. Apostolides and Mr. Space will split costs and commission 50/50. Insurance commission-based activities are separate from our investment management services. At this time, there is no revenue sharing with Mr. Apostolides for investment advisory activities, but Mr. Space (“Advisor’s Financial Planning”) may accept new AUM as a result of this relationship.

Mr. Apostolides also conducts securities-related activities as a Registered Representative with his broker dealer, Foresters. He holds a FINRA series 6, 63, 65 and has offices in Lynnfield, MA, Chelmsford, MA and Boston, MA. Mr. Apostolides and Mr. Space will jointly use Advisor’s Financial Planning’s NH offices in Bedford and Portsmouth as meeting places (by appointment only). At this time, I do not have any conflicts of interest to report.

Insurance activity has increased as a result of this joint work. It now may represent 40% of my revenue but only 20% of my time

Item 5: Additional Compensation

Mr. Space receives separate, yet typical compensation for the purchase of insurance products. Such compensation is not credited against advisory fees charged to portfolio management or financial planning clients.

Item 6: Supervision

Mr. Space maintains the responsibility to supervise the investment advice and all other operations of the Firm. This supervision extends to the ongoing review of the Firm’s business practices and monitoring the advice given to clients. Questions related to the operation of the Firm may be directed to Mr. Space at the phone number listed on the cover of this brochure supplement.

Item 7: Requirements for State-Registered Advisors

Nothing to disclose

