

# Tomassi Financial Planning, LLC

## Firm Brochure

*This brochure provides information about the qualifications and business practices of Tomassi Financial Planning, LLC. If you have any questions about the contents of this brochure, please contact us at (970) 232-8851 or by email at: [pete@tomassifinancialplanning.com](mailto:pete@tomassifinancialplanning.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 Tomassi Financial Planning, LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Tomassi Financial Planning, LLC's CRD number is: 166577*

1635 Foxtrail Drive  
Loveland, Colorado 80538  
(970) 232-8851  
[admin@tomassifinancialplanning.com](mailto:admin@tomassifinancialplanning.com)  
[www.tomassifinancialplanning.com](http://www.tomassifinancialplanning.com)

*Registration does not imply a certain level of skill or training.*

Version Date: 02/19/2025

## **Item 2: Material Changes**

As of 02/19/2025, the only material changes to report from the previous filing on 02/15/2024 are in relation to assets under management.

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## Item 4: Advisory Business

Tomassi Financial Planning, LLC (hereinafter “TFP”) is a Limited Liability Company organized in the state of Colorado.

Tomassi Financial Planning, LLC was formed on November of 2012 and has been in business since February of 2013. The principal owners are Peter J. Tomassi and Jinger J. Tomassi.

TFP offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. TFP creates an Investment Policy Statement for each client, which outlines the client’s current situation (income, tax levels, and risk tolerance levels) and then constructs a plan (the Investment Policy Statement) to aid in the selection of a portfolio that matches each client’s specific situation. Investment Supervisory Services include, but are not limited to, the following:

- Investment strategy
- Asset allocation
- Risk tolerance
- Personal investment policy
- Asset selection
- Regular portfolio monitoring

TFP evaluates the current investments of each client with respect to their risk tolerance levels and time horizon. TFP will request discretionary authority from clients in order to select securities and execute transactions without permission from the client prior to each transaction. Risk tolerance levels are documented in the Investment Policy Statement, which is given to each client.

Financial plans and financial planning may include, but are not limited to: investment planning, life insurance; tax concerns; retirement planning; college planning; and debt/credit planning. These services are based on fixed fees or hourly fees and the final fee structure is documented in Exhibit II of the Financial Planning Agreement.

TFP also offers educational seminars to clients for a fixed fee. These services include a recommendations and information pertaining to purchasing and selling specific securities, sectors, asset classes, or other specific groupings of securities at a stated time.

TFP generally limits its investment advice and/or money management to mutual funds, equities, bonds, fixed income, debt securities, ETFs, real estate, hedge funds, REITs, insurance products including annuities, private placements, and government securities. TFP may use other securities as well to help diversify a portfolio when applicable.

TFP offers the same suite of services to all of its clients. However, specific client financial plans and their implementation are dependent upon the client Investment Policy Statement which outlines each client’s current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent TFP from properly

servicing the client account, or if the restrictions would require TFP to deviate from its standard suite of services, TFP reserves the right to end the relationship.

As of 02/19/2025, TFP has \$19,900,000 in assets under management.

## Item 5: Fees and Compensation

Total Assets Under Management	Annual Fee
Up to \$250,000	1.10%
\$250,001 - \$999,999	1.00%
\$1,000,000 - \$1,999,999	0.90%
\$2,000,000 - \$2,999,999	0.80%
Above \$3,000,000	0.70%

These non-tiered, flat fees are negotiable depending upon the needs of the client and complexity of the situation and the final fee schedule is attached as Exhibit II of the Investment Advisory Contract. Advisory fees are withdrawn directly from the client's account at the custodian or invoiced and billed directly to the client quarterly in advance. Clients may select the method in which they are billed. Clients may terminate their contracts with thirty days' written notice. If fees are deducted directly by the Custodian, TFP would have constructive custody over that account and must have written authorization from the client to do so, must send an invoice directly to the client explaining each fee debit, and must have a custodian who sends at least a quarterly statement showing all debits.

Refunds are given on a prorated basis, based on the number of days remaining in a quarter at the point of termination. The fee refunded will be the balance of the fees collected in advance minus the daily rate\* times the number of days in the quarter up to and including the day of termination. (\*The daily rate is calculated by dividing the quarterly AUM fee by the number of days in the termination quarter). Clients may terminate their contracts with no penalty, fee, or cost, for full refund, within 5 business days of signing the advisory contract.

Financial planning services will be offered to clients for a fixed or hourly fee. These services can include, but are not limited to: cash flow planning, retirement planning, investment planning, college education planning, tax strategy planning, insurance planning, and estate planning. Depending upon the complexity of the situation and the needs of the client, the fixed rate for creating client financial plans is between \$5,000 and \$10,000. Fixed financial planning fees are paid in advance, but never more than six months in advance. Fees that are charged in advance will be refunded based on the prorated amount of work completed at the point of termination. The fees are negotiable, and the final fee schedule will be attached as Exhibit II of the Financial Planning Agreement. The fee refunded will be the balance of the fees collected in advance minus

the hourly rate times the number of hours of work that has been completed up to and including the day of termination.

Depending upon the complexity of the situation and the needs of the client, the hourly fee for these services is between \$150 and \$250. These services can include, but are not limited to: cash flow planning, retirement planning, investment planning, college education planning, tax strategy planning, insurance planning, and estate planning. The fees are negotiable, and the final fee schedule will be attached as Exhibit II of the Financial Planning Agreement. Fees are paid in advance, but never more than six months in advance. Fees that are charged in advance will be refunded based on the prorated amount of work completed at the point of termination. The fees are negotiable, and the final fee schedule will be attached as Exhibit II of the Financial Planning Agreement. The fee refunded will be the balance of the fees collected in advance minus the hourly rate times the number of hours of work that has been completed up to and including the day of termination. Clients who purchase financial planning services may terminate their contracts with no penalty, fee, or cost, for full refund, within 5 business days of signing the financial planning agreement.

\$25 per person, per workshop due in advance for educational workshops and seminars. Educational workshops and seminars will be provided and may be cancelled by giving 30 days written notice. Any fees collected, but unearned, will be refunded by TFP at the time of cancellation. Client may receive full refund if TFP is notified within forty-eight hours of the workshop that they will not attend.

Clients are responsible for the payment of all third-party fees (i.e., custodian fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by TFP. Please see Item 12 of this brochure regarding broker/custodian.

Neither TFP nor its supervised persons accept any compensation for the sale of securities or other investment products, including asset-based sales charges or services fees from the sale of mutual funds.

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

TFP does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

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

TFP generally provides investment advice and/or management supervisory services to Individuals, High-Net-Worth Individuals, Banks and Charitable Organizations. There is no account minimum.

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

TFP's methods of analysis include charting analysis, fundamental analysis, technical analysis, and cyclical analysis. A charting analysis involves the use of patterns in performance charts. TFP uses this technique to search for patterns used to help predict favorable conditions for buying and/or selling a security. This strategy involves using and comparing various charts to predict long and short-term performance or market trends. The risk involved in solely using this method is that only past performance data is considered without using other methods to crosscheck data. Using charting analysis without other methods of analysis would be assuming that past performance will be indicative of future performance. This may not be the case.

A fundamental analysis involves the analysis of financial statements, the general financial health of companies, and/or the analysis of management or competitive advantages. This strategy concentrates on factors that determine a company's value and expected future earnings. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.

A technical analysis involves the analysis of past market data, primarily price and volume. This strategy attempts to predict a future stock price or direction based on market trends. The assumption is that the market follows discernible patterns and if these patterns can be identified then a prediction can be made. The risk is that markets do not always follow patterns and relying solely on this method may not work long term.

A cyclical analysis involved the analysis of business cycles to find favorable conditions for buying and/or selling a security. This strategy assumes that the markets react in cyclical patterns which, once identified, can be leveraged to provide performance. The risks with this strategy are two-fold: 1) the markets do not always repeat cyclical patterns and 2) if too many investors begin to implement this strategy, it changes the very cycles they are trying to take advantage of.

TFP uses long term trading, short term trading, and options writing (including covered options, uncovered options, or spreading strategies). Long term trading is designed to capture market rates of both return and risk. Frequent trading, when done, can affect investment performance, particularly through increased brokerage and other transaction costs and taxes. Short term trading and options writing generally hold greater risk and clients should be aware that there is a material risk of loss using any of those strategies. TFP generally seeks investment strategies that do not involve significant or unusual risk beyond that of the general domestic and/or international equity markets. However, it will utilize options writing. Options writing generally holds greater risk of capital loss and clients should be aware that there is a material risk of loss using any of those strategies.

**Investing in securities involves a risk of loss that you, as a client, should be prepared to bear. Past performance is not a guarantee of future returns.**

## **Item 9: Disciplinary Information**

TFP has no criminal or civil actions to report. Further, TFP has no administrative proceedings or self-regulatory organization proceedings to report.

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

Neither TFP nor its representatives are registered as or have pending applications to become a broker/dealer or as representatives of a broker/dealer. Neither TFP nor its representatives are registered as or have pending applications to become a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor. Neither TFP nor its representatives have any material relationships to this advisory business that would present a conflict of interest.

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

### **CODE OF ETHICS**

TFP has a written Code of Ethics that covers the following areas:

- Prohibited Purchases and Sales
- Insider Trading
- Personal Securities Transactions
- Exempted Transactions
- Prohibited Activities
- Conflicts of Interest
- Gifts and Entertainment
- Confidentiality
- Service on a Board of Directors
- Compliance Procedures
- Compliance with Laws and Regulations
- Procedures and Reporting
- Certification of Compliance
- Reporting Violations
- Compliance Officer Duties
- Training and Education
- Recordkeeping
- Annual Review
- Sanctions

TFP will always act in the best interest of the client. All conflicts of interest have been disclosed in this brochure document.

**ALL PROSPECTIVE AND CURRENT CLIENTS HAVE A RIGHT TO SEE OUR CODE OF ETHICS. OUR CODE OF ETHICS IS AVAILABLE FREE UPON REQUEST TO ANY CLIENT OR PROSPECTIVE CLIENT. FOR A COPY OF THE CODE OF ETHICS, PLEASE ASK YOUR FINANCIAL ADVISOR AT ANY TIME.**

TFP does not recommend that clients buy or sell any security in which a related person to TFP or TFP has a material financial interest. From time to time, representatives of TFP may buy or sell securities for themselves that they also recommend to clients. This may provide an opportunity



for representatives of TFP to buy or sell the same securities before or after recommending the same securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions create a conflict of interest. TFP will always document any transactions that could be construed as conflicts of interest. In general, TFP will transact client business before its own when similar securities are being bought or sold, but TFP will always act in the best interest of the clients.

## **Item 12: Brokerage Practices**

The Custodian, TD Ameritrade, Inc. (CRD # 111514), was chosen based on their relatively low transaction fees and access to mutual funds and ETFs. TFP will never charge a premium or commission on transactions, beyond the actual cost imposed by Custodian.

TFP receives research, products, or other services from its broker-dealer or another third-party in connection with client securities transactions (“soft dollar benefits”). Receiving soft dollar benefits is a conflict of interest. However, there is no minimum client number or dollar number that TFP must meet in order to receive free research from the custodian or broker/dealer. The first consideration when recommending broker/dealers to clients is best execution. When using client brokerage commissions (or markups or markdowns) to obtain research or other products or services, TFP receives a benefit because it does not have to produce or pay for the research, products or services. TFP may have an incentive to select or recommend a broker-dealer based on its interest in receiving the research or other products or services, rather than its clients’ interest in receiving most favorable execution.

TFP will not allow clients to direct TFP to use a specific broker-dealer to execute transactions. Clients must use TFP recommended custodian (broker-dealer). By requiring clients to use our specific custodian, TFP may be unable to achieve most favorable execution of client transactions and this may cost clients’ money over using a lower-cost custodian.

TFP maintains the ability to block trade purchases across accounts. Block trading may benefit a large group of clients by providing TFP the ability to purchase larger blocks resulting in smaller transaction costs to the client. Declining to block trade can cause more expensive trades for clients.

## **Item 13: Reviews of Accounts**

Client accounts are reviewed at least monthly only by Peter J. Tomassi, Managing Member. Peter J. Tomassi is the chief advisor and will review clients’ accounts with regards to their investment policies and risk tolerance levels. All accounts at TFP are assigned to this reviewer.

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance). Each client will receive at least quarterly from the custodian a written report that details the client’s account including assets held and asset value which will come from the custodian.

All financial planning accounts are reviewed upon financial plan creation and plan delivery by Peter J. Tomassi, Managing Member. For clients who only utilize financial planning services, there is only one level of review and that is the total review conducted to create the financial plan. Clients are provided a one-time financial plan concerning their financial situation. After the presentation of the plan, there are no further reports. Clients may request additional plans or reports for a fee.

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

TFP does not receive any economic benefit, directly or indirectly from any third party for advice rendered to TFP clients. TFP does not directly or indirectly compensate any person who is not advisory personnel for client referrals. Please refer to Item 12 with regards to compensation received from TD Ameritrade, Inc. (CRD #111514).

### **Item 15: Custody**

TFP, with client written authority, has limited custody of client's assets through direct fee deduction of TFP's fees only. If fees are deducted directly by the Custodian, TFP would have constructive custody over that account and must have written authorization from the client to do so. Clients will receive all required account statements and billing invoices that are required in each jurisdiction, and they should carefully review those statements for accuracy.

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

For those client accounts where TFP provides ongoing supervision, the client has given TFP written discretionary authority over the client's accounts with respect to securities to be bought or sold and the amount of securities to be bought or sold. Details of this relationship are fully disclosed to the client before any advisory relationship has commenced. The client provides TFP discretionary authority via the limited power of attorney in the Investment Advisory Contract and in the contract between the client and the custodian.

### **Item 17: Voting Client Securities (Proxy Voting)**

TFP will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

## **Item 18: Financial Information**

TFP does not require nor solicit prepayment of more than \$500 in fees per client, six months or more in advance and therefore does not need to include a balance sheet with this brochure. Neither TFP nor its management has any financial condition that is likely to reasonably impair our ability to meet contractual commitments to clients. TFP has not been the subject of a bankruptcy petition in the last ten years.

## **Item 19: Requirements For State Registered Advisers**

TFP currently has only one management person/executive officer; Peter J. Tomassi. Peter J. Tomassi's education and business background, and other business activities can be found on the Supplemental ADV Part 2B form.

No management person at TFP or TFP has been involved in an arbitration claim or been found liable in a civil, self-regulatory organization, or administrative proceeding that is material to the client's evaluation of the firm or its management. Neither TFP, nor its management persons, has any relationship or arrangement with issuers of securities.

*This brochure supplement provides information about Peter J. Tomassi that supplements the Tomassi Financial Planning, LLC brochure. You should have received a copy of that brochure. Please contact Peter J. Tomassi, Managing Member if you did not receive Tomassi Financial Planning, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Peter J. Tomassi is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Peter J. Tomassi's CRD number is: 4935377*

# **Tomassi Financial Planning, LLC**

## **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

**Peter J. Tomassi**  
Investment Adviser Representative

Tomassi Financial Planning, LLC  
1635 Foxtrail Drive  
Loveland, Colorado 80538  
(970) 232-8851  
[pete@tomassifinancialplanning.com](mailto:pete@tomassifinancialplanning.com)

UPDATED: 02/14/2025

## Item 2: Educational Background and Business Experience

**Name:** Peter J. Tomassi      **Born:** 1966

### **Education Background and Professional Designations:**

#### **Education:**

BS Business, Wayland Baptist University – 2009

MS Financial Planning, College for Financial Planning – 2012

#### **Designations:**

### **CFP® - Certified Financial Planner**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. 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:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

## MPAS<sup>SM</sup> - Master Planner Advanced Studies <sup>SM</sup>

### MINIMUM QUALIFICATIONS:

Individuals who hold the MPAS<sup>SM</sup> designation have completed a Master of Science degree with a major in personal financial planning or financial analysis. The program consists of 36-43 semester credits and delves deeply into personal financial planning or investment-related content using research-based coursework and real-world case studies. Graduates of the program are required to demonstrate critical thinking skills and complex problem-solving techniques. Additionally, individuals must complete assignments, projects, research, and papers and meet all graduation requirements for the Master of Science degree.

All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 40 hours of content-specific continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

### Business Background:

08/2013 – Present	Adjunct Professor School of Business, Liberty University
01/2013 – Present	Managing Member Tomassi Financial Planning, LLC
08/2011 – 12/2012	Financial Advisor Ronald Blue & Co.
02/2010 – 08/2011	Financial Advisor USAA Investment Management Co.
05/2009 – 01/2010	Financial Advisor Riverstone Wealth Management
03/2005 – 04/2009	Financial Advisor UBS Financial Services
07/2004 – 03/2005	Owner EmailKleener
01/1995 – 07/2004	Client Manager Awana Clubs Int.

### Item 3: Disciplinary Information

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

### Item 4: Other Business Activities

Peter J. Tomassi is not engaged in any investment-related business or occupation (other than this advisory firm).

### Item 5: Additional Compensation

Other than salary, annual bonuses, regular bonuses, Peter J. Tomassi does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Tomassi Financial Planning, LLC.

### Item 6: Supervision

As the co-owner and representative of Tomassi Financial Planning, LLC, Peter J. Tomassi supervises all duties and activities of the firm. Peter J. Tomassi's contact information is on the cover page of this disclosure document. Peter J. Tomassi adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements. Peter J. Tomassi is self-supervised.

### Item 7: Requirements For State Registered Advisers

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

A. Peter J. Tomassi has **NOT** been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
  - a) an investment or an investment-related business or activity.
  - b) fraud, false statement(s), or omissions.

- c) theft, embezzlement, or other wrongful taking of property.
  - d) bribery, forgery, counterfeiting, or extortion; or
  - e) dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
- a) an investment or an investment-related business or activity.
  - b) fraud, false statement(s), or omissions.
  - c) theft, embezzlement, or other wrongful taking of property.
  - d) bribery, forgery, counterfeiting, or extortion; or
  - e) dishonest, unfair, or unethical practices.
- B. Peter J. Tomassi has **NOT** been the subject of a bankruptcy petition at any time.



# Tomassi Financial Planning, LLC

## Form CRS - Customer Relationship Summary

### **Introduction:**

As of February 14, 2025 - Tomassi Financial Planning, LLC (TFP) is registered with the State of Colorado as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### **Relationship and Services:**

TFP offers fee-only financial planning and fee-only investment management services. These services are based on fixed fees or hourly fees.

TFP offers ongoing discretionary investment portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client.

TFP will request discretionary authority from clients in order to select securities and execute transactions without permission from the client prior to each transaction.

TFP offers the same suite of services to all of its clients. However, specific client financial plans and their implementation are dependent upon the client Investment Policy Statement which outlines each client's current situation and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

### **Conversation Starters. Ask your financial professional –**

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

For additional information, please refer to Form ADV, Part 2A Item 4.

### **Fees, Costs, Conflicts, and Standard of Conduct:**

#### **What fees will I pay?**

Your fees for investment management services are based on the dollar amount of investments that TFP manages for you.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Financial planning services will be offered to clients for a fixed or hourly fee.

For additional information, please refer to Form ADV, Part 2A brochure Item 5.

**What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours: our fiduciary obligation. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they affect the recommendations we provide you. Here are some examples to help you understand what this means.

- By earning a percentage fee on your assets that we manage, a conflict may arise if you ask whether or not you should leave money in a CD or hire us to invest it for you.

**Conversation Starter. Ask your financial professional –**

- How might your conflicts of interest affect me, and how will you address them?

For additional information, please refer to Form ADV, Part 2A brochure.

**How do your financial professionals make money?**

TFP's financial professionals are compensated on a fee-only basis, never on a commission basis.

TFP's financial professionals are compensated based on factors such as:

- The amount of client assets they service for investment management
- The time and complexity required to meet a client's financial planning needs

**Do your financial professionals have legal or disciplinary history?**

None of TFP's financial professionals have any legal or disciplinary history.

Visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starters. Ask your financial professional –**

- As a financial professional, do you have any disciplinary history?
- For what type of conduct?

**Additional Information:**

For additional information about our services, please refer to the Form ADV, Part 2A brochure and visit [www.tomassifinancialplanning.com](http://www.tomassifinancialplanning.com)

If you would like additional information or a copy of this disclosure, please call 970-232-8851 to request up-to-date information and a copy of Form CRS.

**Conversation Starters. Ask your financial professional –**

- Who is my primary contact person?
- Is he or she a representative of an investment adviser or a broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?