

Firm Brochure (FORM ADV part 2A)

Curtis Financial Planning

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www.curtisfinancialplanning.com

March 25, 2011

This Brochure provides information about the qualifications and business practices of CURTIS FINANCIAL PLANNING. If you have any questions about the contents of this Brochure, please contact us at 510-451-3528 or cathy@curtisfinancialplanning.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.

CURTIS FINANCIAL PLANNING is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about CURTIS FINANCIAL PLANNING also is available on the SEC's website at www.adviserinfo.sec.gov. Client's can search this site by a unique identifying number, known as a CRD number. The CRD number for Curtis Financial Planning is 136785.

Item 2 – Material Changes

Annual Update

In the future, the annual update will discuss only specific material changes that are made to the Brochure and provide clients with a summary of such changes. CURTIS FINANCIAL PLANNING will also reference the date of our last annual update of this brochure.

Material changes since the last update

On July 28, 2010, the United State Securities and Exchange Commission published “Amendments to Form ADV” which amends the disclosure document that CURTIS FINANCIAL PLANNING provide to clients as required by SEC Rules. This Brochure dated March 25, 2011 is a new document prepared according to the SEC’s new requirements and rules. As such, this Document is materially different in structure and requires certain new information that our previous brochure did not require.

In the past CURTIS FINANCIAL PLANNING has offered or delivered information about our qualifications and business practices to clients on at least an annual basis. Pursuant to new SEC Rules, we will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our business’ fiscal year. CURTIS FINANCIAL PLANNING may further provide other ongoing disclosure information about material changes as necessary.

Full Brochure Available

Currently, our Brochure may be requested by contacting Cathy Curtis, Principal, at 510-451-3528 or cathy@curtisfinancialplanning.com. Our Brochure is also available on our web site www.curtisfinancialplanning.com, also free of charge. CURTIS FINANCIAL PLANNING will provide you with a new Brochure as necessary, at any time, without charge

Additional information about CURTIS FINANCIAL PLANNING is also available via the SEC’s web site www.adviserinfo.sec.gov. The SEC’s web site also provides information about any persons affiliated with CURTIS FINANCIAL PLANNING who are registered, or are required to be registered, as investment adviser representatives of CURTIS FINANCIAL PLANNING.

Item 3 -Table of Contents

Item 1- Cover page	
Item 2 – Material Changes	ii
Item 3 -Table of Contents.....	iii
Item 4 – Advisory Business	1
Item 5 – Fees and Compensation.....	4
Item 6 – Performance-Based Fees and Side-By-Side Management.....	5
Item 7 – Types of Clients	6
Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss	6
Item 9 – Disciplinary Information.....	8
Item 10 – Other Financial Industry Activities and Affiliations	8
Item 11 – Code of Ethics.....	8
Item 12 – Brokerage Practices	9
Item 13 – Review of Accounts	9
Item 14 – Client Referrals and Other Compensation	10
Item 15 – Custody.....	10
Item 16 – Investment Discretion	11
Item 17 – Voting Client Securities	11
Item 18 – Financial Information	11
Item 19 – Brochure Supplement (Part 2B of Form ADV).....	13

Item 4 – Advisory Business

Firm Description

Advisory Business:

CURTIS FINANCIAL PLANNING , founded in 2001 by Cathy Curtis, CFP®, Investment Advisor and Principal Owner, offers financial planning and investment advisory services on a fee-only basis to individuals, families, small businesses, and pension and profit-sharing plans. In its fiduciary capacity, CURTIS FINANCIAL PLANNING places the interests of client(s) before its own.

CURTIS FINANCIAL PLANNING works with clients to define their financial objectives and to develop strategies for reaching those objectives, some of which may include: identifying financial problems, cash flow and budget management, real estate planning, investment management, retirement planning, tax planning, risk analysis and insurance planning, employee benefit analysis, education funding and charitable goals.

Assets under the direct management of CURTIS FINANCIAL PLANNING are held at an independent custodian in the client’s name. CURTIS FINANCIAL PLANNING does not have custody of client assets meaning that CURTIS FINANCIAL PLANNING does not hold client funds or securities either directly or indirectly and has no authority to obtain possession of them. Rather, CURTIS FINANCIAL PLANNING manages the assets under a limited power of attorney executed by the client.

As a fee only, independent firm, CURTIS FINANCIAL PLANNING does not sell investment products and is not affiliated with companies that sell investment products, including insurance, that pay commissions as compensation. No commission or referral fees in any form are accepted. CURTIS FINANCIAL PLANNING may recommend other professionals (e.g. accountants, mortgage brokers, real estate agents, insurance agents or lawyers) at the request of the client. Such advisors are engaged directly by the client. Conflicts of interest will be disclosed to the client and managed in the best interest of the client.

In performing its services, CURTIS FINANCIAL PLANNING is not required to verify any information received from the client or from the client’s other professionals. Each client is advised that it remains his/her responsibility to promptly notify CURTIS FINANCIAL PLANNING, when there is any change in his/her financial situation and/or financial objectives for the purpose of reviewing, evaluating, or revising previous recommendations or services.

A complementary meeting is offered, either in person or on the phone, to explore a prospective client's financial planning and investment advisory needs and to discuss the suitability of an advisory relationship.

Principal Owners

Cathy Curtis is the sole owner of CURTIS FINANCIAL PLANNING.

Types of Advisory Services

After the initial exploratory meeting, if client and CURTIS FINANCIAL PLANNING agree to enter into an advisory relationship, an agreement is signed by both parties outlining the terms and conditions of the engagement, services to be provided, and fees and billing schedule. Types of Advisory Services include:

1. Service Offered: Comprehensive Financial Planning

Comprehensive Financial Planning considers multiple aspects of a client's financial situation. These include: cash flow, budgeting, investments, savings, taxes, debt, retirement, education savings, estate planning, insurance, real estate, employee benefits. Each area is reviewed separately and then put together as a whole to create strategies to reach financial goals and develop a workable financial plan for the client. The following are the services offered:

- Identify and prioritize client's short-term and long-term financial goals.
- Gather and organize data and documents through questionnaires, interviews, and worksheets.
- Analyze client's financial situation using specialized software and other tools to identify challenges and opportunities as they relate to key objectives.
- Develop a saving and investing strategy to fund short and long-term objectives.
- Provide a written plan as a tool to use for implementing strategies and recommendations.
- Assist with implementation of plan tasks and recommendations where needed.

2. Service Offered: Investment Management Services (also known as investment supervisory services, asset management services, or portfolio management services).

- Determine assets to be managed by Curtis Financial Planning (client).
- Understand client's investment goals, risk tolerance, investment timeframe, and level of knowledge of investing through interviews and risk tolerance questionnaire.

- Write an Investment Policy Statement (IPS) specific to client's situation to be agreed upon and signed by both Curtis Financial Planning and client.
- Analyze client's existing portfolio and recommend investment strategies consistent with the IPS parameters.
- Select investments and execute trades.
- Monitor portfolio performance
- Issue periodic reports showing position details and performance.

3. Service Offered: One-Time Financial Planning or Investment Management Projects

On occasion, a client will require services with a more limited scope than the comprehensive financial plan. One example would be choosing appropriate investments in a 401(k) plan or help with analyzing a rent vs. buy real estate decision. In these instances a project agreement will be executed outlining the services to be performed, the fee and the billing schedule (See Fees and Compensation).

4. Service Offered: Hourly Consulting

Curtis Financial Planning offers hourly consulting for smaller-scope projects. Typically these will be real-time office meetings.

General Services Information:

Cancellation of Agreement

The signed client agreement may be canceled within 5 calendar days of acceptance without any payment due. After the 5 calendar days, client or Curtis Financial Planning has the right to cancel the contract at any time. A refund of the unearned fees will be made based on time and effort expended before the termination. Any cancellation by either party must be in writing, and until notice is received in writing, the contract remains in effect in its entirety.

Tailored Relationships

CURTIS FINANCIAL PLANNING's financial planning and advisory services are tailored to the individual needs of the client. Client goals and objectives are clarified in meetings and via correspondence, and are used to determine the course of action for each individual client. The goals and objectives for each client are documented in our client relationship management system and in client files, either in hard copy or in electronic files.

Agreements cannot be assigned without the clients consent.

Managed Assets

As of February 28, 2011, CURTIS FINANCIAL PLANNING managed approximately \$21,000,000 and thirty-five households. Approximately \$12,900,000 in assets is managed on a discretionary basis and \$8,100,000 on a non-discretionary basis.

Item 5 – Fees and Compensation

The specific manner in which fees are charged by CURTIS FINANCIAL PLANNING is established in the client’s written agreement. All fees are negotiable. Existing client relationships may have a different fee structure.

1. Financial Planning Fees.

Fees for a Comprehensive Plan

The fee for a comprehensive financial plan range from \$1800.00 to \$3600.00, depending on the complexity of the client’s specific circumstances. A deposit of fifty percent (50%) of the total fee is due upon signing the Service Agreement, twenty-five percent (25%) is due after the 2nd month, and the final payment of twenty-five (25%) of the fee is due at the 4th month. The comprehensive planning process includes four meetings and unlimited access via email and telephone. The entire process takes approximately six months.

Fees for Short-Term (One-Time) Project Planning

Fees for projects range from \$625.00 to \$1200.00. A deposit of fifty percent (50%) is due upon signing the Service Agreement and the balance is due when the services are completed. This service typically includes one to two meetings.

Fees for Hourly Consulting

Curtis Financial Planning’s hourly rate is \$200.00 per hour. Fee is due and payable at the time of service.

2. Investment Management Fees

Fees for investment management are based upon the assets under management and are charged quarterly in advance according to the following schedule:

The portion up to \$250,000	1.00%
The portion from \$250,001 to \$500,000	0.80%
The portion from \$500,001 to 1,500,000	0.65%
The portion from \$1,500,001 and over	0.50%

Minimum Fee: The minimum annual fee for investment management is \$1600.00.

General Investment Advisory Fee Information

Termination of Agreement:

Although the Investment Advisory Agreement is an ongoing agreement, the length of service to the client is at their discretion. The client or Curtis Financial Planning may terminate the agreement by written notice to either party. At termination, fees will be billed on a pro-rata basis for the portion of the quarter completed. The portfolio value at the time notice is received is used as the basis for the fee computation, adjusted for the number of days during the billing quarter prior to termination.

Method of payment for Investment Management Services:

Curtis Financial Planning will directly debit earned fees from client accounts (with authorization from client) unless client elects to be billed. Investment Management fees shall not be prorated for each capital contribution and withdrawal made during the applicable calendar quarter. Accounts initiated or terminated during a calendar quarter will be charged a prorated fee. Any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable.

Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual funds, stocks, bonds, and exchange-traded funds. These transaction charges are usually relatively small and are incidental to the purchase or sale of a security. Custodians may also charge a fee for such services as wire transfers. Mutual funds and exchange traded funds generally charge for their services as investment managers which are included in the expense ratio of the fund. All mutual fund fees must be disclosed in the fund prospectus. These fees are in addition to the fees paid by the client to CURTIS FINANCIAL PLANNING. CURTIS FINANCIAL PLANNING does not receive any portion of these fees and costs.

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

CURTIS FINANCIAL PLANNING does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 – Types of Clients

CURTIS FINANCIAL PLANNING provides financial planning and investment management services to individuals, families, corporate pension and profit-sharing plans, and small-business owners. Advice may extend to entities related to the client such as trusts and estates and charitable organizations. Client relationships vary in scope and length of service. CURTIS FINANCIAL PLANNING marketing outreach focuses on women, their families and their businesses; however, CURTIS FINANCIAL PLANNING works with all types of clients.

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

Methods of Analysis

Investment Strategies

The primary investment strategy CURTIS FINANCIAL PLANNING uses is strategic asset allocation. Strategic asset allocation is a portfolio strategy that sets an asset allocation for client based on client's goals, time horizon, risk tolerance and need to take risk, but periodically rebalances the portfolio in order to maintain a long-term chosen asset allocation. Client's objectives may change over time and the asset allocation will be adjusted accordingly. CURTIS FINANCIAL PLANNING's investment strategy doesn't include frequent trading of securities.

CURTIS FINANCIAL PLANNING primarily uses actively-managed funds, dividend-paying stocks and individual municipal bonds due to opportunities to make a difference by security selection. CURTIS FINANCIAL PLANNING also uses passively-managed index and exchange traded funds when appropriate for the client and when it is a better option than an actively managed fund. Portfolios are globally allocated to better control risk through diversification.

Risk of Loss

All investment programs have certain risks that are borne by the investor. Investing in securities involves risk of loss that clients should be prepared to bear. Our investment approach keeps the risk of loss as a primary focus of concern. However, risk of loss always exists with any investment strategy including the following:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Investment Management Process

After determining the client's timeframe, risk tolerance, tax-status, and investment objectives through use of questionnaires and personal interviews, CURTIS FINANCIAL

PLANNING will draft an investment policy statement specific to the client. This investment policy statement will contain information on the possible outcomes of a given portfolio based on historical data, details about the client's investment goals and risk tolerance, and an overview of how the client's assets will be invested, i.e. an all equity portfolio or balanced portfolio. After the client agrees to the information in the investment policy statement, CURTIS FINANCIAL PLANNING will choose suitable investments and execute trades. a

Item 9 – Disciplinary Information

CURTIS FINANCIAL PLANNING has not legal or disciplinary events to disclose that would be material to client's evaluation of CURTIS FINANCIAL PLANNING or the integrity of the firm's management.

Item 10 – Other Financial Industry Activities and Affiliations

CURTIS FINANCIAL PLANNING does not have arrangements that are material to its advisory business or its clients with any related person. We may at times recommend unrelated, third party investment managers who have a greater expertise in certain disciplines when appropriate for the client; we do not receive any compensation for the recommendations or selection of these investment advisors.

Item 11 – Code of Ethics

Code of Ethics

CURTIS FINANCIAL PLANNING has committed to a Code of Ethics and Fiduciary Oath as outlined by the National Association of Personal Financial Advisors (NAPFA). The key points are: putting the client's interest first, objectivity, confidentiality, competence, fairness and suitability, integrity and honesty, regulatory compliance, full disclosure, and professionalism. CFP® designees are also held to a Code of Ethics outlined by the CFP® Board of Standards. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

CURTIS FINANCIAL PLANNING may at times buy or sell securities that are also held by clients. These transactions are in broadly traded mutual funds, stocks, bonds and similar investments where personal ownership is unlikely to present a conflict of interest. These transactions will be fully disclosed to clients if at any time it appears that such investing will impact any recommendation provided to client.

Item 12 – Brokerage Practices

Selecting Brokerage Firms

CURTIS FINANCIAL PLANNING does not have any affiliation with product sales firms. Specific custodian recommendations are made to clients based on their need for such services and the efficiencies in having the majority of investment accounts at a limited number of custodians. CURTIS FINANCIAL PLANNING recommends custodians based on their proven integrity, the financial responsibility of the firm, best execution of orders, availability of investment products, reasonable commissions and fees, and the quality of client service. CURTIS FINANCIAL PLANNING does not receive fees or commissions from any custodian it recommends.

If the client prefers another custodian, it will be considered as part of the Investment Advisory Agreement fee negotiation.

Soft Dollars

CURTIS FINANCIAL PLANNING does not receive soft dollar benefits from the custodians to whom we recommend clients.

Directed Brokerage

CURTIS FINANCIAL PLANNING does not direct brokerage (choose brokerage) for specific client transactions.

Block Trades

CURTIS FINANCIAL PLANNING typically does not execute block trades. Trading in clients accounts is performed on an as-needed basis based on the specific client situation.

Item 13 – Review of Accounts

Periodic Reviews

Client(s) reviews are prepared in accordance with the client(s) Services Agreement.

Investment Management clients are provided with quarterly, semi-annual or annual reviews as agreed upon in the Client Services Agreement. The size and complexity of the portfolio will determine the frequency of reviews.

Financial Planning Clients are given the option to return periodically at their expense for an update of their financial plan.

Review Triggers

Account Reviews for Investment Management clients are performed more frequently when market

conditions dictate, or when a client's objectives change. A review may be triggered by a client or advisor request, changes in market conditions, new information about an investment, changes in tax laws, or other important changes.

Regular Reports

Investment Management clients receive quarterly written performance reports from CURTIS FINANCIAL PLANNING and receive monthly account statements and trade confirmations from the custodian.

Item 14 – Client Referrals and Other Compensation

Incoming Referrals

CURTIS FINANCIAL PLANNING receives many clients through referrals from clients, attorneys, accountants, other professionals, personal friends or acquaintances. The firm does not compensate referring parties for these referrals.

CURTIS FINANCIAL PLANNING has and will consider paying a percentage of one year's client fee to another financial advisor (for example, a financial advisor who is retiring or closing his/her practice) who refers a client. In this situation, the referring advisor does not dictate who the client hires for services, rather it is up to the client to interview a selection of financial advisors and make their own choice.

Referrals to Other Professionals

CURTIS FINANCIAL PLANNING does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

CURTIS FINANCIAL PLANNING does not receive any form of compensation other than fees paid by clients.

CURTIS FINANCIAL PLANNING'S principal, Cathy Curtis's husband, Rob Curtis is a Licensed Mortgage Broker and Endorsed Mortgage Loan Originator since 1991. If a client of CURTIS FINANCIAL PLANNING requests a referral to a mortgage professional, Rob Curtis is one of the mortgage professionals referred. The marital relationship is fully disclosed to the client. Rob Curtis is not an employee of CURTIS FINANCIAL PLANNING and is not a owner or principal of the company.

Item 15 – Custody

All client assets are held at qualified custodians. The custodian provides at least quarterly statements (more often monthly) directly to the client at their address of record or via email at the

clients' discretion. CURTIS FINANCIAL PLANNING urges clients to carefully review such statements and compare them to the performance reports provided by CURTIS FINANCIAL PLANNING. The data in CURTIS FINANCIAL PLANNING's reports to clients is downloaded electronically from the custodian. Generally, the statements from CURTIS FINANCIAL PLANNING will not vary from the custodial statements except occasionally based on variances of accounting procedures, reporting dates, or valuation methodologies of certain securities. When these discrepancies occur, CURTIS FINANCIAL PLANNING will explain the discrepancy to the client.

Item 16 – Investment Discretion

CURTIS FINANCIAL PLANNING accepts discretionary authority to manage securities accounts on behalf of clients. CURTIS FINANCIAL PLANNING has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. However, if discretionary authority or a limited power of attorney has not been granted, CURTIS FINANCIAL PLANNING consults with the client prior to each trade to obtain consent. Discretionary authority facilitates placing trades in clients' accounts on their behalf so that we may promptly implement the investment policy they have approved. An investment policy statement is approved and signed by the client before trading of securities begins.

Item 17 – Voting Client Securities

As a matter of firm policy and practice, CURTIS FINANCIAL PLANNING does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. CURTIS FINANCIAL PLANNING may provide advice to clients regarding the clients' voting of proxies if requested.

Item 18 – Financial Information

Financial Condition

CURTIS FINANCIAL PLANNING 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.

A balance sheet is not required to be provided because CURTIS FINANCIAL PLANNING does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$500 per client, and six months or more in advance.

Business Continuity Plan

Because all critical software and data resides on the internet, the risk is minimal that the business of CURTIS FINANCIAL PLANNING would be disrupted for an extended amount of

time. CURTIS FINANCIAL PLANNING has numerous data back-up systems in place to facilitate an easy recovery after an unexpected event such as a natural disaster.

Information Security Program

CURTIS FINANCIAL PLANNING maintains an information security program to reduce the risk that personal and confidential information may be breached.

CURTIS FINANCIAL PLANNING is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

With your permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, fax, email, or in person. With your permission, we share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier and secure data encryption techniques in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this Privacy Notice to you annually, in writing.

**CATHY CURTIS
CURTIS FINANCIAL PLANNING
BROCHURE SUPPLEMENT (FORM ADV part 2B)**

MARCH 25, 2011

This brochure supplement provides information about Cathy Curtis that supplements the CURTIS FINANCIAL PLANNING Brochure. You should have received a copy of that Brochure. Please contact Cathy Curtis if you did not receive CURTIS FINANCIAL PLANNING's Brochure or if you have any questions about the contents of this supplement.

Additional information about Cathy Curtis is available on the SEC's website at www.adviserinfo.sec.gov.

Education and Business Background

Name: Cathy Curtis, CFP®

Year of Birth: 1958

Formal Education After High School:

Bachelor of Arts, Social Sciences/Public Policy –University of California,Berkeley

University of California, Berkeley – CFP® Education Program

Business Background

Curtis Financial Planning, 2000 to present.

Torbitt & Castleman, Western Region Director of Sales & Marketing,1994-2000.

Between 1980 and 1993, held various sales and marketing roles in Fortune 500 and privately held companies in the food and beverage industry.

Examinations/Professional Designations

Certified Financial Planner™ – Certificant

Series 65 exam –Uniform Investment Advisor State Law Exam, FINRA

Professional Affiliations

National Association of Personal Financial Advisors (NAPFA)

Financial Planning Association (FPA)

Financial Women’s Association (FWA)

Certified Financial Planner™ Qualifications and Requirements

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 the Certified Financial Planner Board of Standards, Inc.

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold the designation. 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 the CFP® certification in the United States.

The following are the CFP® certification requirements as of 1/1/2011 and may not be the qualifications in place when the credential is obtained:

- Education – Complete an advanced college-level course of study addressing the financial planning areas that CFP® Board’s studies have determined necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from regionally accredited United States college or 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 2000 hours per year).
- 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.
- 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 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.

Disciplinary Information

Cathy Curtis is required to disclose all material facts regarding any legal or disciplinary events what would be material to your evaluation of her and her firm: Cathy Curtis has not information applicable to this item.

Other Business Activities

Cathy Curtis has no information applicable to this item.

Additional Compensation

Cathy Curtis has no information applicable to this item.

Supervision

Cathy Curtis has no information applicable to this item.

Requirements for State-Registered Advisors

Cathy Curtis is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of her and her firm. Cathy Curtis has not information applicable to this item.