

Cover Page (1)

Accountable Financial Planning LLC

112 Bellefield Avenue, Westerville, Ohio 43081

(937) 599-0012

www.accountablefp.com

Email: andy@accountablefp.com (Andrew L. Kerns, primary contact)

Form ADV Part 2A

Firm Brochure

January 4, 2024

Brochure Information

This brochure provides information about the qualifications and business practices of Accountable Financial Planning LLC. If you have any questions about the contents of this brochure, please contact us at 937-599-0012 or send an email to andy@accountablefp.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.

Registered Investment Adviser Disclosure

Being a "registered investment adviser" does not imply a certain level of skill or training.

Additional Information

Additional information about Accountable Financial Planning LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

Accountable Financial Planning LLC

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(937) 599-0012

www.accountablefp.com

Material Changes (2)

There have been no material changes to this Firm Brochure, Form ADV Part 2A and 2B, since the last annual amendment filing on January 4, 2023.

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Firm Brochure: Form ADV Part 2A

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Form ADV Part 2A

Advisory Business (4)

Overview

Accountable Financial Planning LLC was founded in August of 2009 as an independent financial planning firm. We work only for our clients and are not affiliated with any insurance companies, banks, or brokers. We seek to avoid conflicts of interest and always place the interests of our clients first.

Principals

Accountable Financial Planning LLC is owned and operated by Andrew L. Kerns and Kathryn C. Kerns. No other persons or entities have any ownership.

Types of Services Offered

Accountable Financial Planning LLC specializes in providing comprehensive financial planning services to individuals and families. Our service offerings are much broader than investment advice and management. We understand how interconnected financial decisions are with each other and how important it is to look at the big picture, which is why we offer a coordinated set of financial planning services designed to be as comprehensive as possible.

Our available services:

- Investment advice and planning
- Investment management
- Cash flow projections and planning
- Debt management
- Assistance obtaining competitive financing for large purchases
- Retirement planning
- Education planning
- Income tax planning
- Insurance analysis and planning (home, auto, liability, life, health, disability, long term care, etc)
- Assistance obtaining competitive insurance proposals
- Employer benefits analysis and planning
- Basic Estate planning

- Small business planning (bookkeeping set-up, retirement plan selection, etc)
- Income tax return preparation

Accountable Financial Planning LLC has designed its services to help clients define and achieve their personal financial goals.

We strive to help clients:

- Define their financial goals
- Become more financially organized
- Develop an effective and achievable financial plan
- Develop cost efficient investment strategies
- Reduce unnecessary expenses
- Minimize taxes
- Experience peace of mind
- Achieve their goals

Limited Investment Advice

Accountable Financial Planning LLC primarily provides investment advice on mutual funds, exchange traded funds, United States government securities, municipal securities, money market funds, and certificates of deposit. During the course of providing coordinated financial planning, investment advice may be offered on issues related to other types of assets a client may own.

Our investment advice is typically limited to the following types of securities:

1. Equity securities
 - a. Exchange-listed securities
 - b. Securities traded over-the-counter
 - c. Foreign issued securities
2. Corporate debt securities
3. Certificates of deposit
4. Municipal securities
5. Investment company securities
 - a. Variable life insurance
 - b. Variable annuities
 - c. Mutual funds

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6. United States government securities
7. Options contracts on securities
8. Interests in real estate partnerships

Customization of Services and Recommendations

Accountable Financial Planning LLC tailors advisory services to the individual needs of the client based on an evaluation of their goals, objectives, and current situation. The process is very interactive and the client helps determine which types of services and advice will be provided. As a result, different clients receive different levels of service and types of advice.

With respect to investment advice and management, clients may impose restrictions on investing in certain securities or types of securities.

Wrap Fee Programs

Accountable Financial Planning LLC does not participate in or recommend wrap fee programs.

Client Assets Managed

Accountable Financial Planning LLC manages client assets by providing investment advice on client assets and, in many cases, by implementing and/or assisting with implementing the agreed-upon recommendations.

As of *January 1, 2024*, client assets managed (rounded to nearest \$1,000,000) were as follows:

1. Non-discretionary \$74,000,000
2. Discretionary \$0

Fees and Compensation (5)

Accountable Financial Planning LLC offers services on a fee-for-service basis and seeks to avoid all conflicts of interest with clients. We do not sell any products and do not receive commissions or finders' fees of any kind. This fee structure allows us to provide truly objective, unbiased recommendations and place the interests of our clients first at all times. We seek to maintain the highest fiduciary

standard and take this responsibility to our clients very seriously.

Methods of Compensation

Accountable Financial Planning LLC is compensated for its services using the following methods:

1. Retainer fee (flat fee for ongoing services over an extended contract period, typically one year)
2. Hourly (flat hourly rate for short term or intermittent services)

Customization of Engagement and Fee

Accountable Financial Planning LLC customizes fee arrangements for each client based on the types of services to be provided and length of time they will be provided. The types of services, contract period, fee method, and fee amount are determined during or soon after a free initial consultation and/or communication via telephone and email. The process is interactive and the client has influence on the details of the arrangement to be entered into, including the fee they will be charged. In other words, services and corresponding fees are negotiable.

All contracts are detailed in writing and are agreed upon by all parties prior to the commencement of work.

Engagement Options and Fees

1. Retainer Engagement

Overview

- Retainer engagements allow clients to pay a flat fee to retain Accountable Financial Planning LLC to provide a coordinated set of services for an extended period of time, typically one-year.
- The services included are typically more comprehensive in scope.
- Ongoing implementation and follow-up assistance are included.
- Periodic review meetings are scheduled throughout the retainer period.
- Clients may maintain an ongoing relationship by renewing for additional periods. Renewal engagements are agreed to on a year-to-year basis.

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Typical schedule for a 1st year retainer engagement:

1. Preliminary data gathering by client
2. Free initial consultation (30 min – 1 hour)
3. Contract presentation and signing, held soon after initial consultation
4. Data gathering meeting (2-3 hours), held soon after contract signing
5. Financial plan preparation, typically completed within 4 weeks of collecting all pertinent data
6. Financial plan review meeting (2-3 hours), held soon after plan is prepared
7. Implementation of financial plan recommendations, ongoing
8. Progress review meeting (1-2 hours), held half-way through contract period
9. Continued implementation of financial plan recommendations, ongoing

Typical schedule for a renewal year retainer engagement:

1. Renewal agreement presented and signed
2. Plan update meeting (1-2 hours), held soon after contract renewal
3. Implementation of financial plan recommendations, ongoing
4. Plan update meeting (1-2 hours), held half-way through contract period
5. Implementation of financial plan recommendations, ongoing

Retainer Fees

- Retainer fees are subjectively computed based on the client's income, assets, and net-worth, with consideration given to other subjective factors unique to the client's situation.
- There are no minimum asset requirements.
- The minimum first year retainer fee is \$2,500, although exceptions may be made if circumstances dictate.
- Renewal fees are computed in a similar fashion and may be more or less than the first year fee, but are typically less.

Payment of Fees

- Retainer fees are paid semi-annually in advance.
- Typically, 50% of the fee is invoiced and due upon signing the engagement contract and the remaining 50% is invoiced and due approximately half-way through the retainer period.

- For renewals, typically, 50% of the fee is invoiced and due at renewal and the remaining 50% is invoiced and due approximately half-way through the retainer period.
- Other payment schedules may be agreed upon to accommodate a client's situation.
- Clients may choose to pay fees directly or may choose to have fees deducted from their account (clients must have an eligible account and provide authorization).

2. Hourly Engagement

Overview

- Hourly engagements may be offered in certain circumstances and allow clients to pay a flat hourly rate to retain Accountable Financial Planning LLC to provide short term or intermittent advice and services.
- The services included are more limited in scope.

Hourly Fees

- Hourly rates are subjectively computed based on the client's income, assets, and net-worth, with consideration given to other subjective factors unique to the client's situation.
- The minimum hourly rate is \$200 per hour and at least 5 hours are typically required for an initial engagement.
- Exceptions to hourly rate may be made if circumstances dictate.
- The maximum hourly rate is \$400 per hour.

Payment of Fees

- Invoices are issued on a monthly, quarterly, or other periodic basis with payment due upon receipt.

3. Income Tax Preparation Engagement

Overview

- Income tax preparation engagements allow clients to retain Accountable Financial Planning LLC to provide return preparation services.
- Return preparation services must be contracted for separately from financial planning and investment advisory services

Tax Preparation Fees

- Fees are based on the complexity of the returns and the amount of time and costs required preparing them.
- Fee estimates are available upon request.

Payment of Fees

- Invoices are typically issued upon completion of the returns.
- Clients must pay the fee directly. Tax prep fees are not deducted from client's accounts.

Termination and Refunds

Clients may terminate a contract at any time by notifying Accountable Financial Planning LLC in writing. If the client terminates the contract within 5 business days of signing, any fees the client has prepaid will be refunded in full. If the client terminates the contract after the initial 5 business day period, they will be required to pay for any work done on the contracted engagement from the first day through the receipt of written notice of termination. Any unused fees the client has prepaid will be refunded.

Other Fees and Expenses Clients May Incur

In addition to the fees paid to Accountable Financial Planning LLC for the contracted services, clients may incur other separate and distinct fees and expenses as a result of implementing the recommendations, including (if applicable):

1. Custodial fees
 - a. Paid to the custodian for holding the client's assets
 - b. Typically deducted by the custodian from the asset account(s) automatically.
 - c. All fees are disclosed by custodian.
2. Mutual fund or Exchange Traded Fund (ETF) fees
 - a. Paid to the fund for operating the fund.
 - b. Deducted automatically by the fund company from the fund assets.
 - c. All fees are disclosed by the fund.
3. Brokerage fees and transaction costs
 - a. Paid to the brokerage firm or custodian for executing trades or other transactions in the client's accounts.
 - b. Typically deducted automatically by the brokerage firm or custodian from the clients account as fees are incurred.
 - c. All fees are disclosed by the brokerage firm or custodian.
4. Insurance company fees (commissions, surrender fees, annuity fees)

- a. Paid to the insurance company or insurance agent for various reasons related to the purchase, maintenance, or surrender of an insurance product.
 - b. All fees are disclosed by the insurance company.
5. Banking and lending fees
 - a. Paid to the bank for providing services, maintaining accounts, or originating loans.
 - b. All fees are disclosed by the bank or lender.

Accountable Financial Planning does not receive commissions or income of any kind from these potential additional fees or any other fees a client may be required to pay to other parties as a result of implementing recommendations. Accountable Financial Planning LLC is aware of these additional expenses and takes them into account, along with other factors, when making recommendations.

Performance-Based Fees and Side-By-Side Management (6)

Accountable Financial Planning LLC seeks to avoid all conflicts of interest with clients. We do not charge or accept performance-based fees. We are not compensated on the basis of a share of capital gains upon or capital appreciation of investments or any portion of the investments of the client.

Types of Clients (7)

Accountable Financial Planning LLC believes that the types of services we offer should be available to everyone, regardless of their net worth or investable assets. We strive to serve clients from all backgrounds and stages of life.

Accountable Financial Planning LLC offers investment advice to the following types of clients:

1. Individuals and families
2. Small businesses, including sole proprietorships, partnerships, limited liability companies, and corporations
3. Trusts, estates, and charitable organizations
4. Pension and profit sharing plans

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Methods of Analysis, Investment Strategies and Risk of Loss (8)

Investment Philosophy

Accountable Financial Planning LLC has the following investment philosophy:

- We believe that every investment has risk and offers potential rewards.
- We believe it is important to help clients evaluate their goals and risk tolerance, and to develop an investment strategy that addresses both.
- We believe that fixed income investments play an important role in reducing risk, and that including a global mix of stocks in a variety of sizes and styles provides the best combination of investment risk and investment return.
- We believe that attempts to time the market or make predictions about individual stocks or market segments will not be beneficial over the long run.
- We believe that setting a target portfolio allocation and periodically re-allocating to control risk and improve tax and cost efficiencies is an excellent strategy.
- We believe that it is important to regularly review portfolio allocations in light of a client's changing goals and situation.
- We believe that modifying the target allocation is appropriate when the client's goals or situation changes.
- We believe that using low-cost funds and minimizing transaction costs is critical to maximizing long-term investments returns.

Investment Strategy

Accountable Financial Planning LLC may use the following investment strategies to implement investment advice given to clients:

1. Long term purchases (securities held at least a year)
2. Short term purchases (securities held less than a year)

Methods of Analysis and Sources of Information

Accountable Financial Planning LLC believes that attempts to time the market or make predictions about individual stocks or market segments will not be beneficial over the long run. Based on the client's situation, need for return, and tolerance for risk, a globally diversified target allocation is selected. Funds recommended for client portfolios are selected based on their asset class, investment style, fee structure, and availability. Accountable Financial Planning LLC favors low-cost mutual funds and exchange traded funds.

Accountable Financial Planning LLC does not recommend the purchase of individual securities; however, a new client may hold individual securities or other types of securities and Accountable Financial Planning LLC may provide advice on the sale of such securities, taking into account income tax implications, size of the position, need for diversification, liquidity of the security, and publically available information about the security, among other things.

Accountable Financial Planning LLC may use or review information about a security that was derived from the following methods of analysis:

1. Charting
2. Fundamental
3. Technical

Accountable Financial Planning LLC may use the following sources of information to help analyze a security or strategy and to stay current on changes in the marketplace and advisory community:

1. Research materials prepared by others
2. Financial newspapers and magazines
3. Corporate rating services
4. Annual reports, prospectuses
5. Company press releases

Requirement for Giving Investment Advice

Accountable Financial Planning LLC requires any of its employees or principals who give investment advice to have obtained appropriate degrees and an applicable professional designation, such as Certified Financial Planner (CFP®).

Investing in Securities Involves Risk

Investing in securities involves risk of loss that clients should be prepared to bear:

1. All investments are subject to risk.
2. Foreign investing involves additional risks including currency fluctuations and political uncertainty.
3. Investments in bond funds are subject to interest rate, credit, and inflation risk.
4. Prices of mid- and small-cap stocks often fluctuate more than those of large-company stocks.
5. Bank deposit accounts and CDs are only guaranteed within limits as to principal and interest by the Federal Deposit Insurance Corporation, which is an agency of the federal government.
6. Past performance is no guarantee of future results.

Disciplinary Information (9)

None. Not applicable.

Other Financial Industry Activities and Affiliations (10)

Accountable Financial Planning LLC seeks to avoid all conflicts of interest with clients. We have no other financial industry activities or affiliations. If and when we recommend other advisers or agents to clients, we do not receive compensation of any kind.

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

Code of Ethics

Accountable Financial Planning LLC has adopted a code of ethics which all principals and employees are required to sign and abide by. This Code establishes rules of conduct for all employees and principals of Accountable Financial Planning LLC and is designed

to govern personal securities trading activities in the accounts of employees.

The Code is based upon the principle that Accountable Financial Planning LLC and its employees owe a fiduciary duty to Accountable Financial Planning LLC's clients to conduct their affairs, including their personal securities transactions, in such a manner as to avoid:

- Serving their own personal interests ahead of the interests of clients.
- Taking inappropriate advantage of their position with the firm.
- Any actual or potential conflicts of interest or any abuse of their position of trust and responsibility.

The purpose of the Code is to preclude activities which may lead to or give the appearance of conflicts of interest, insider trading, and other forms of prohibited or unethical business conduct.

Upon request, Accountable Financial Planning LLC will provide a copy of its Code of Ethics to any client or prospective client.

CFP Board Code of Ethics

Certified Financial Planner (CFP®) practitioners agree to abide by a strict code of professional conduct, known as CFP Board's *Code of Ethics and Professional Responsibility*, that sets forth their ethical responsibilities to the public, clients and employers. Upon request, Accountable Financial Planning LLC will provide a copy of the CFP Board's *Code of Ethics and Professional Responsibility* to any client or prospective client.

Personal Trading

Principals and employees of Accountable Financial Planning LLC and related persons may own or purchase shares of mutual funds, stocks, or other securities that may also be recommended to clients. Such ownership interests are minimal compared to the total assets of any security being recommended. No recommendations will be made to clients where the value of a related person's holdings would be influenced by the making of such a recommendation.

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Accountable Financial Planning LLC has adopted the following principles governing personal investment activities by Accountable Financial Planning LLC's supervised persons:

- The interests of client accounts will at all times be placed first.
- All personal securities transactions will be conducted in such manner as to avoid any actual or potential conflict of interest or any abuse of an individual's position of trust and responsibility.
- Supervised persons must not take inappropriate advantage of their positions.

Brokerage Practices (12)

Broker Recommendations

Accountable Financial Planning LLC may recommend a broker to a client based on the client's situation and need for a particular service, but has no authority to select a broker for a client. The final decision remains with the client. Discount brokers are typically recommended for general trading where no special service requirement is deemed necessary and where the level of service provided is commensurate with the commission charged. Full commission brokers may be recommended when special research capability or knowledge is required if it is believed that the higher commission paid by the client is justified.

Accountable Financial Planning LLC does not receive any compensation as a result of these recommendations.

Accountable Financial Planning LLC does not receive referrals from broker-dealers it may recommend.

Research and Soft Dollar Benefits

Accountable Financial Planning LLC does not receive research, soft dollars, or other products and services (other than execution) from a broker-dealer or a third party in connection with client securities transactions.

Trade Aggregation

Accountable Financial Planning LLC does not aggregate trades. To the extent that Accountable Financial Planning LLC provides investment management services to its clients, the transactions for each client account are made independently.

Review of Accounts (13)

Periodic Reviews

Accountable Financial Planning LLC periodically conducts investment reviews and financial plan updates for clients. The frequency and type of review depends upon the client's situation and the services for which they have contracted. Each client receives an initial review. Investment reviews for retainer clients are typically conducted two times per year and include a review of the following:

1. Net worth
2. Investment allocation
3. Risk exposure
4. Progress towards goals
5. Other items unique to a client's situation

Other periodic reviews may also be conducted upon client request, in response to a market event, or due to a change in the client's situation.

Reports

Accountable Financial Planning LLC provides a written report to clients following their initial review. The content of the report depends on the services for which they have contracted, but may include recommendations on the following coordinated financial planning topics:

1. Cash flow planning
2. Debt management
3. Investment planning
4. Income tax planning
5. Basic estate planning
6. Education planning
7. Insurance planning
8. Employer benefits planning
9. Small business planning

Copies of relevant spreadsheets, printouts, and other information are provided to clients as part of the report.

Accountable Financial Planning LLC also typically provides written reports or summaries following each financial plan update or investment review. Update reviews may also be provided in oral format with no formal written report.

Client Referrals and Other Compensation (14)

Accountable Financial Planning LLC does not receive compensation of any kind from non-clients in connection with giving advice to clients.

Accountable Financial Planning LLC does not directly or indirectly compensate any person for client referrals.

Custody (15)

Accountable Financial Planning LLC's policy is to not to take physical custody of client accounts. Qualified custodians hold client assets and provide account statements directly to the clients.

In accordance with regulations, Accountable Financial Planning LLC is deemed to have limited custody of client assets when advisory fees are deducted directly from client accounts. Clients must choose this method of fee payment and must provide consent. Clients always have the option to pay fees directly by check and may opt to do so at any time. Invoices are provided to clients in advance of fees being paid from an account. The invoices detail the amount of the fee, the account from which the fee will be paid, and date range during which the fee will be paid. Fee payment transactions appear in the account history and on the account statements provided by the custodian, so clients may review them for accuracy and are encouraged to do so.

Investment Discretion (16)

Trading Authority

Accountable Financial Planning LLC may accept trading authority to manage securities accounts on behalf of clients. This trading authority may include the authority to determine:

1. Information about securities held in a client's account
2. The securities to be bought or sold.
3. The amount of securities to be bought or sold.

For clients who have contracted for investment advice and planning, Accountable Financial Planning LLC develops an investment plan that typically includes a target asset allocation with various defined parameters. Specific investment recommendations are typically provided in written format as part of the financial plan.

If appropriate authority has been granted by the client, Accountable Financial Planning LLC will proceed to implement the client-approved investment strategy by purchasing or selling specific mutual funds or securities in various client accounts, as recommended in the written plan. Clients are typically notified prior to the initiation of securities transactions in order to keep them informed and give them the opportunity to contact Accountable Financial Planning LLC if they feel that changes to the agreed-upon investment recommendations or additional review may be needed.

Limitation of Trading Authority

Accountable Financial Planning LLC does not exercise its trading authority without first reviewing the investment recommendations and/or investment strategy with the client and obtaining client approval.

Trading authority is typically limited to trading activities and does not include the authority to:

1. Withdraw or transfer assets to anyone other than account owner(s)
2. Transfer assets into a different registration
3. Modify beneficiary designations
4. Open new accounts for the client

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Clients may impose additional limitations on trading authority or other authorities granted to Accountable Financial Planning LLC.

Granting of Trading Authority

Clients may use various methods to grant Accountable Financial Planning LLC authority to act on their behalf:

1. Through the written and signed engagement contract with Accountable Financial Planning LLC.
2. Through a separate written and signed document.
 - a. Example: As part of a client account application with a custodian, in which Accountable Financial Planning LLC is granted limited powers of attorney over the client's account(s).
3. Through an email or letter to Accountable Financial Planning LLC.
4. Verbally during a phone call, video meeting, or in-person meeting.

Voting Client Securities (17)

Accountable Financial Planning LLC does not vote client securities. Clients will receive any applicable proxies or other solicitations directly from their custodian. Clients are always welcome to contact Accountable Financial Planning LLC with questions about solicitations or other relevant financial matters.

Financial Information (18)

Accountable Financial Planning LLC does not have any financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients.

Accountable Financial Planning LLC has never been the subject of a bankruptcy petition.

Requirements for State-Registered Advisers (19)

Education and Business Background of Principals

Andrew L. Kerns, Principal

- Born 1978.
- Received a Bachelor of Science degree in Civil and Environmental Engineering from the University of Cincinnati in 2002.
- Completed the CFP® approved coursework at the College for Financial Planning in 2007.
- Passed the CFP® exam in 2007.
- Earned the CFP® designation in 2008.

Work experience:

- 1998 - 2002. Civil and environmental engineering assistant for various firms as part of the University of Cincinnati's co-op program (various states)
- 2003 - 2004. Civil engineer for consulting firms (various states)
- 2005 - 2009. Financial planner for Fee-Only Financial Planning, L.C. (Virginia)
- 2009 - Present. Principal of Accountable Financial Planning LLC (Ohio)

Kathryn C. Kerns, Principal

- Born 1978.
- Received a Bachelor of Science degree in Elementary Education (mathematics concentration) from Ashland University in 2000.
- Received a high school teaching certificate from the State of Ohio in 2001.
- Received a Master of Science degree in Accounting (tax concentration) from Virginia Polytechnic and State University in 2006.

Work experience:

- 2001 - 2003. Mathematics teacher for Bellefontaine High School (Ohio)
- 2004 - 2005. Tax Preparer for tax preparation service (Virginia)
- 2005 - 2007. Bookkeeper for small information services company (Virginia)
- 2007 - 2008. Accounting instructor for New River Community College (Virginia)
- 2007 - 2009. Self-employed as tax preparer and bookkeeper (Virginia)

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- 2009 - 2015. Accountant and bookkeeper for small businesses (Ohio)
- 2009 - Present. Principal of Accountable Financial Planning LLC (Ohio)

Other Business Activities

Accountable Financial Planning LLC and its principals, including Andrew L. Kerns, are primarily engaged in the business of providing coordinated fee-only financial planning services, including income tax preparation and bookkeeping services. Providing investment advice only constitutes a portion of the time spent providing these services (estimated to be 50%).

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Firm Brochure Supplement for Andrew L. Kerns

January 4, 2024

Brochure Supplement Information

This brochure supplement provides information about Andrew L. Kerns that supplements the Accountable Financial Planning LLC brochure (Form ADV Part 2A). Please contact Andrew L. Kerns if you did not receive a copy of Accountable Financial Planning LLC's brochure or if you have questions about the contents of this supplement.

Additional information about Andrew L. Kerns is available on the SEC's website at www.adviserinfo.sec.gov.

Form ADV Part 2B

Educational Background and Business Experience (2)

Education and Business Experience

Andrew L. Kerns, Principal

- Born 1978.
- Received a Bachelor of Science degree in Civil and Environmental Engineering from the University of Cincinnati in 2002.
- Completed the CFP® approved coursework at the College for Financial Planning in 2007.
- Passed the CFP® exam in 2007.
- Earned the CFP® designation in 2008.

Business Background For Preceding 5 Years:

- 2009 - Present. Principal of Accountable Financial Planning LLC (Ohio)

About the CFP® (CERTIFIED FINANCIAL PLANNER™) Designation

Education

CFP® professionals must develop their theoretical and practical financial planning knowledge by completing a comprehensive course of study at a college or university offering a financial planning curriculum approved by CFP Board. Other options for satisfying the education component include submitting a transcript review or previous financial planning-related course work to CFP Board for review and credit, or showing the attainment of certain professional designations or academic degrees.

Examination:

CFP® practitioners must pass a comprehensive two-day, 10-hour CFP® Certification Examination that tests their ability to apply financial planning knowledge in an integrated format. Based on regular research of what planners do, the exam covers the financial planning process, tax planning, employee benefits and retirement planning, estate planning, investment management and insurance.

Experience

CFP® professionals must have three years minimum experience in the financial planning process prior to earning the right to use the CFP® certification marks. As a result, CFP® practitioners possess financial counseling skills in addition to financial planning knowledge.

Ethics

As a final step to certification, CFP® practitioners agree to abide by a strict code of professional conduct, known as CFP Board's *Code of Ethics and Professional Responsibility*, that sets forth their ethical responsibilities to the public, clients and employers. CFP Board also performs a background check during this process, and each individual must disclose any investigations or legal proceedings related to their professional or business conduct.

Upon request, Accountable Financial Planning LLC will provide a copy of the CFP Board's *Code of Ethics and Professional Responsibility* to any client or prospective client.

Disciplinary Information (3)

None.

Other Business Activities (4)

Other Business Activities

Accountable Financial Planning LLC and its principals, including Andrew L. Kerns, are primarily engaged in the business of providing coordinated fee-only financial planning services, including income tax preparation. Providing investment advice only constitutes a portion of the time spent providing these services (estimated to be 50%).

Additional Compensation (5)

Accountable Financial Planning LLC does not receive compensation of any kind from non-clients in connection with giving advice to clients

Supervision (6)

Andrew L. Kerns is the chief compliance officer of Accountable Financial Planning LLC and has the responsibility for supervising supervised persons, himself included.

Andrew L. Kerns has signed and agreed to abide by Accountable Financial Planning LLC's Code of Ethics and Policies and Procedures Manual.

Contact Information:

Andrew L. Kerns
Chief Compliance Officer
937-599-0012

Requirements for State-Registered Advisers (7)

There are no disclosures to report in this section.