

Cover Page (1)

Accountable Financial Planning LLC

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(937) 599-0012

www.accountablefp.com

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

Form ADV Part 2A

Firm Brochure

January 3, 2025

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.

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Material Changes (2)

We have made no material changes to our advisory practice. However, we have updated several sections of this Firm Brochure, Form ADV Part 2A and 2B, since the last annual amendment filing on January 4, 2024, to include additional disclosures and expanded detail.

Update Sections Include: 4, 5, 6, 8, 9, 10, 11, 13, 14, 17, 18

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Brochure Supplement for Andrew L. Kerns: Form ADV Part 2B

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Form ADV Part 2A

Advisory Business (4)

History and Overview

Accountable Financial Planning LLC (AFP) is a limited liability company formed on August 5, 2009, in the State of Ohio. AFP became registered as an Investment Adviser in August 2009.

Accountable Financial Planning LLC is owned and operated by Andrew L. Kerns and Kathryn C. Kerns. No other persons or entities have any ownership. Andrew L. Kerns is the Managing Member and Chief Compliance Officer

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

Types of Investment Advisory and Financial Planning Services Offered

Accountable Financial Planning LLC specializes in providing comprehensive financial planning advice and services to individuals and families (including, where applicable, their estates, trusts, and business entities). We offer our clients investment advisory and financial planning services on a fixed-fee annual retainer basis. In very limited circumstances, we may offer these services to clients on an hourly fee basis. Prior to engaging Accountable Financial Planning LLC, clients are required to enter into a written agreement with AFP, setting forth the scope of services to be provided and the terms and conditions of the engagement, including the fee, payment of the fee, and termination. See Fees and Compensation (Item 5) for more details.

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, including investment and non-investment related

matters, designed to be as comprehensive as possible.

Investment Advisory and Financial Planning Services Offered:

- Investment advice and planning
- Investment management (non-discretionary)
- 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
- Other, client specific need

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

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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 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.

Limitations

Non-Investment Advice and Service Limitations

To the extent requested by the client, Accountable Financial Planning LLC may provide consulting and implementation services regarding non-investment matters, such as estate planning, tax planning, and insurance. Neither Accountable Financial Planning LLC nor any of its representatives serve as an attorney, licensed insurance agent, or licensed real estate agent, and no part of our advice or services should be construed as same.

To the extent requested by the client, Accountable Financial Planning LLC may recommend the services of other professionals for implementation purposes (attorneys, accountants, insurance agents, etc). The client is under no obligation to engage the services of any recommended professional. The client retains absolute discretion over all implementation decisions and is free to accept or reject any recommendation from Accountable Financial Planning LLC.

If the client engages any professional, recommended, or otherwise, and a dispute arises thereafter relative to such engagement, the client agrees to seek recourse exclusively from the engaged professional. At all times, the engaged professional(s), and not Accountable Financial Planning LLC, shall be responsible for the quality and

competency of the provided services.

Investment Advice Limitations

Accountable Financial Planning LLC primarily provides investment advice on exchange traded funds, mutual funds, United States government securities, municipal securities, money market funds, and certificates of deposit. While providing coordinated financial planning services, investment advice may be offered 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
 - Exchange-listed securities
 - Securities traded over-the-counter
 - Foreign issued securities
2. Corporate debt securities
3. Certificates of deposit
4. Municipal securities
5. Investment company securities
 - Variable life insurance
 - Variable annuities
 - Mutual funds
6. United States government securities
7. Options contracts on securities
8. Interests in real estate partnerships

Cryptocurrency Limitations

Accountable Financial Planning LLC does not recommend or advocate for the purchase of, or investment in, cryptocurrencies. We consider cryptocurrencies to be speculative.

For clients who want exposure to cryptocurrencies and digital assets in their managed accounts, we will advise the client to consider using a corresponding exchange traded fund or closed-end fund that provides such exposure. Clients must request/direct/authorize such purchases and must be prepared for the potential for extreme price volatility and complete loss of principal.

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Non-Discretionary Investment Advisory and Service Limitations

Accountable Financial Planning LLC provides investment advisory services on a non-discretionary basis. AFP will only affect account transactions after obtaining client approval.

Client Obligations

In performing its services, Accountable Financial Planning LLC is not required to verify any information received from the client or from the client's other professionals and is expressly authorized to rely thereon. Moreover, each client is advised that it remains their responsibility to promptly notify Accountable Financial Planning LLC if there is ever a change in their financial situation or investment objectives, so that we can review, and if necessary, revise our previous recommendations and/or services.

Trade Error Policy

Accountable Financial Planning LLC's policy is to seek to identify and correct any trading errors as promptly as possible without disadvantaging the client.

Wrap Fee Programs

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

Client Assets Managed

Accountable Financial Planning LLC provides investment advisory services on a non-discretionary basis. AFP manages client assets by providing investment advice on client assets and, in many cases, by implementing the agreed-upon recommendations and/or assisting with implementing the agreed-upon recommendations.

As of *January 1, 2025*, client assets managed (rounded to nearest \$1,000,000) were as follows:

1. Non-discretionary \$84,000,000
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 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.

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- Ongoing implementation and follow-up assistance are included.
- Periodic review meetings and/or client communications are scheduled throughout the retainer period.
- Clients may maintain an ongoing relationship by renewing annually.

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 hours), held soon after contract signing
5. Financial plan preparation, typically completed within 2 weeks of collecting all pertinent data
6. Financial plan and investment review meeting (~2 hours), held soon after plan is prepared
7. Implementation of financial plan recommendations (ongoing)
8. Financial plan update and investment review, including meeting and/or client communication, held half-way through contract period
9. Continued implementation of financial plan recommendations (ongoing)

Typical schedule for a renewal year retainer engagement:

1. Financial plan update and investment review, including meeting and/or client communication, held soon after retainer period renewal
2. Implementation of financial plan recommendations (ongoing)
3. Financial plan update and investment review, including meeting and/or client communication, held half-way through retainer period
4. 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 Retainer Fees

- Retainer fees are paid semi-annually in advance in conjunction with the scheduled financial plan update and investment review.
- Typically, 50% of the fee is invoiced and due upon signing the engagement contract (start of work) and the remaining 50% is invoiced and due approximately half-way through the retainer period, in conjunction with the scheduled financial plan update and investment review.
- 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, in conjunction with the scheduled financial plan updates and investment reviews.
- Other payment schedules may be agreed upon to accommodate a client's situation.
- Clients may choose to pay fees directly (by check) or may choose to have fees deducted from their eligible investment account(s). Clients must have an eligible investment account with one of our custodians (Altruist or SSG) and provide authorization to permit the custodian to debit the advisory fee from their account(s) and to remit that fee to us in compliance with regulatory procedures.

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 Hourly Fees

- Invoices are typically issued soon after the short-term engagement is concluded, with payment due upon receipt.
- Otherwise, 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 Tax Preparation 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 account maintenance fees
 - Paid to the custodian for holding the client's assets
 - Typically deducted by the custodian from the asset account(s) automatically.
 - All fees are disclosed by custodian.
2. Mutual fund or Exchange Traded Fund (ETF) fees
 - Paid to the fund for operating the fund.
 - Deducted automatically by the fund company from the fund assets.
 - All fees are disclosed by the fund.
3. Brokerage fees and transaction costs
 - Paid to the brokerage firm or custodian for executing trades or other transactions in the client's accounts.
 - Typically deducted automatically by the brokerage firm or custodian from the clients account as fees are incurred.
 - All fees are disclosed by the brokerage firm or custodian.
4. Insurance company fees (commissions, surrender fees, annuity fees)
 - Paid to the insurance company or insurance agent for various reasons related to the purchase, maintenance, or surrender of an insurance product.
 - All fees are disclosed by the insurance company.
5. Banking and lending fees
 - Paid to the bank for providing services, maintaining accounts, or originating loans.
 - 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. Trusts and estates
3. Small businesses entities, including sole proprietorships, partnerships, limited liability companies, and corporations
4. Pension and profit-sharing plans

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

Accountable Financial Planning LLC primarily allocates (or recommends that the client allocate) client investment assets among various mutual funds, exchange traded funds, cash equivalents, and individual equity and fixed income securities on a non-discretionary basis in accordance with the client's investment objectives and risk profile.

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 primarily uses the following fundamental 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)

Every investment strategy has its own inherent risks and limitations. Longer-term investment strategies generally require a longer investment time period to allow for the strategy to potentially develop. Shorter-term investment strategies may require a shorter investment time period to potentially develop but could result in lower returns and have higher costs than longer term investment strategies.

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

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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 generally recommend the purchase of individual securities; however, a new client may hold or direct us to purchase individual securities or other types of securities in their accounts. 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 publicly 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
6. Continuing education webinars and events

Every method of analysis has its own inherent risks. AFP must have access to current/new market information to perform an accurate market analysis. AFP has no control over the dissemination rate of market information. Therefore, unbeknownst to AFP, certain analyses may be compiled with outdated market information, severely limiting the value of AFP's analysis. Furthermore, an accurate market analysis can only produce a forecast of the direction of market values. There can be no

assurances that a forecasted change in market value will materialize into actionable and/or profitable investment opportunities.

Investing in Securities Involves Risk

All investments involve varying degrees of risk. It should not be assumed that the future performance of any specific investment or investment strategy, including those recommended by AFP, will be profitable or equal any specific performance levels.

Investing in securities involves risk of loss that clients should be prepared to bear. Past performance is no guarantee of future results.

Accountable Financial Planning LLC's methods of analysis and investment strategies do not present any significant or unusual risks.

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®).

Disciplinary Information (9)

Accountable Financial Planning LLC has not been the subject of any disciplinary actions. AFP does not have any reportable disciplinary information.

Other Financial Industry Activities and Affiliations (10)

Accountable Financial Planning LLC seeks to avoid 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.

Neither Accountable Financial Planning LLC nor its advisors are registered or have an application pending to register as a broker-dealer or a registered representative of a broker-dealer.

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Neither Accountable Financial Planning LLC nor its advisors are registered or have an application pending to register, as a futures commission merchant, commodity pool operator, commodity trading advisor, or representative of the foregoing.

Accountable Financial Planning LLC does not have any relationship or arrangement that is material to its advisory business or to its clients with any related person.

Accountable Financial Planning LLC does not recommend or select other investment advisers for its clients.

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.

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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.

Participation or Interest in Client Transactions

Neither Accountable Financial Planning LLC nor any related person of our firm recommends, buys, or sells for client accounts, securities in which we or any related person has a material financial interest.

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.

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-dealer Recommendations

Accountable Financial Planning LLC may recommend a broker-dealer to a client based on the client's situation and need for a particular service, but has no authority to select a broker-dealer for a client. The final decision remains with the client.

Accountable Financial Planning LLC does not receive compensation as a result of recommending a broker-dealer. Accountable Financial Planning LLC does not receive referrals from broker-dealers it may recommend.

AFP considers many factors in recommending broker-dealers/custodians to clients, including historical relationship with our firm, service, financial strength, reputation, execution capabilities, technology platform, research, and pricing. Although the commissions and/or transaction fees paid by our clients comply with our duty to obtain best execution, a client may pay a commission that is higher than another qualified broker-dealer might charge to execute the same transaction, where we determine, in good faith, that the commission or transaction fee is reasonable in relation to the value of the brokerage services received. In seeking best execution, the determining factor is whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker-dealer's services, including the value of research, execution capability, commission rates, and responsiveness from the service team.

The brokerage commissions or transaction fees charged by the designated broker-dealer/custodian are exclusive of, and in addition to, AFP's retainer/management fee. AFP's best execution responsibility is qualified if securities that it purchases for client accounts are mutual funds that trade at net asset value as determined at the daily market close.

Altruist Financial LLC

Accountable Financial Planning LLC generally recommends that client investment management

accounts be maintained at Altruist Financial LLC ("Altruist").

Accountable Financial Planning LLC offers investment advisory services through the custodial platform offered by Altruist Financial LLC ("Altruist"), an unaffiliated SEC-registered broker-dealer and FINRA/SIPC member. Custody, clearing and execution services are provided by Altruist as a self-clearing broker-dealer. AFP's clients establish brokerage accounts through Altruist. AFP maintains an institutional relationship with Altruist whereby Altruist provides certain benefits to AFP, including a fully digital account opening process, a variety of available investments, and integration with software tools that can benefit AFP and its clients. AFP is not affiliated with Altruist. Altruist does not supervise AFP, its agents, activities, or its regulatory compliance.

Shareholders Service Group, LLC

Accountable Financial Planning LLC also offers investment advisory services for limited account types through Shareholder Service Group, LLC ("SSG"), a subsidiary of Altruist Financial LLC. SSG is an unaffiliated SEC-registered broker-dealer and FINRA/SIPC member with clearing and custody provided by Pershing LLC, Member SIPC.

AFP's clients establish brokerage accounts (for limited account types) through SSG/Pershing. AFP maintains an institutional relationship with SSG whereby SSG provides certain benefits to AFP, including an account opening process, a variety of available investments, and integration with software tools that can benefit AFP and its clients. AFP is not affiliated with SSG or Pershing LLC. SSG and Pershing LLC do not supervise AFP, its agents, activities, or its regulatory compliance.

Research and Soft Dollar Benefits

Accountable Financial Planning LLC, as a matter of policy and practice, does not have any formal or informal arrangements or commitments to utilize research, research-related products and other services obtained from broker-dealers, or third parties in connection with client securities transactions.

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The broker-dealers that AFP utilizes to manage client accounts may make products and services available to assist AFP in managing, monitoring, and servicing client accounts, such as provide access to client data, provide pricing and other market data, facilitate payment of our fees from client's accounts, and assist with back-office functions, including recordkeeping and client reporting.

The broker-dealers that AFP utilizes to manage client accounts may also provide support services or products that assist our firm to manage and further develop its business, such as provide practice-management publications, provide access to discounted attendance at conferences, meetings, webinars, and other education events, provide access to discounted consulting services, and provide access to discounted software or other technology.

AFP's clients do not pay more in fees, including fees for investment transactions or asset custody, as a result of these arrangements.

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.

Directed Brokerage

Accountable Financial Planning LLC does not accept directed brokerage arrangements (when a client requires that account transactions be effected through a specific broker-dealer). In such client directed arrangements, the client will negotiate terms and arrangements for their account with that broker-dealer, and AFP will not seek better execution services or prices from other broker-dealers. As a result, clients may pay higher commissions or other transaction costs or greater spreads, or receive less favorable net prices, on transactions for the account than would otherwise be the case. In the event that the client directs us to effect securities transactions for the client's accounts through a specific broker-dealer, the client

correspondingly acknowledges that such direction may cause the accounts to incur higher commissions or transaction costs than the accounts would otherwise incur had the client determined to effect account transactions through alternative clearing arrangements that may be available through AFP.

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. Clients are advised that it remains their responsibility to advise us of any changes in their investment objectives and/or financial situation. Clients are encouraged to review financial planning issues and investment objectives with us at least annually (to the extent possible).

Reports

Clients are provided with regular account statements and transaction confirmations directly from the account custodian/broker-dealer. Clients are encouraged to review these communications periodically.

Accountable Financial Planning LLC provides a written report/communication to clients following their initial review. The content of the report/communication depends on the services for which they have contracted, but may include

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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)

As referenced above in Brokerage Practices (12), Accountable Financial Planning LLC may receive an indirect economic benefit from our custodians.

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.

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

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 investment 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 trading 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

Accountable Financial Planning LLC

112 Bellefield Avenue, Westerville, Ohio 43081
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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 without client approval and authorization
4. Open new accounts for the client without client approval and authorization

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 formal written and signed engagement contract with Accountable Financial Planning LLC.
2. Through a separate written and signed document, such 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) to place trades and effect investment transactions on the client's behalf.
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 responsible for (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by the client shall be voted and (2) making all elections relative to mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the client's investment assets.

Clients are always welcome to contact Accountable Financial Planning LLC with questions about solicitations or other relevant financial matters.

Accountable Financial Planning LLC is not responsible and each client has the responsibility to take actions with respect to any legal proceedings, including without limitation, bankruptcies and shareholder litigation, and the right to initiate or pursue any legal proceedings, including without limitation, shareholder litigation, including with respect to transactions, securities or other investments held in the client's accounts, or the issuers thereof, which become the subject of any legal proceedings, including without limitation, bankruptcies and shareholder litigation, to which any securities or other investments held or previously held in the account, or the issuers thereof, become subject.

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.

Accountable Financial Planning LLC does not require the prepayment of fees of more than \$500, per client, six months or more in advance.

Accountable Financial Planning LLC's chief compliance officer, Andrew Kerns, remains available to address any questions that a client or prospective client may have regarding the above disclosures.

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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)
- 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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Cover Page for Brochure Supplement (1)

Accountable Financial Planning LLC

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www.accountablefp.com

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

Form ADV Part 2B

Firm Brochure Supplement for Andrew L. Kerns

January 3, 2025

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.

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www.accountablefp.com

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%).

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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.