



MISSION FINANCIAL
PLANNING

Mission Financial Planning, Inc.

5410 W. 61st Place, Ste. 100

Mission, KS 66205

913-948-9686 direct

www.missionfinancialplanning.com

March 31, 2023

Item 1 – Cover Page

This Brochure provides information about the qualifications and business practices of Mission Financial Planning, Inc.

If you have any questions about the contents of this Brochure, please contact us at info@missionfinancialplanning.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.

Mission Financial Planning, Inc. is a registered investment adviser registered with the state of Kansas. Registration does not imply a certain level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

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

You can follow Mission Financial Planning at
<https://www.linkedin.com/company/mission-financial-planning-inc.>
<https://www.linkedin.com/in/sharonkweaver>
<http://facebook.com/missionfinancialplanning>

Item 2 – Material Changes

Pursuant to Kansas State Rules, you will be offered a summary of any material changes to this and subsequent Brochures once a year.

On March 8, 2023, we submitted our annual updating amendment for fiscal year 2022. We had no material changes. Due to the nature of our business, we do not have any reportable regulatory assets under management.

Currently, our Brochure (and any supplemental brochures, if applicable) may be requested by contacting Sharon Weaver, President, at 913-948-9686 or info@missionfinancialplanning.com.

Our Brochure is also available on our web site www.missionfinancialplanning.com also free of charge.

Item 3 -Table of Contents

Item 1 – Cover Page	i
Item 2 – Material Changes	ii
Item 3 -Table of Contents	iii
Item 4 – Advisory Business	1
Item 5 – Fees and Compensation	3
Item 6 – Performance-Based Fees and Side-By-Side Management	5
Item 7 – Types of Clients	5
Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss	6
Item 9 – Disciplinary Information	7
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	9
Item 15 – Custody	9
Item 16 – Investment Discretion	9
Item 17 – Voting Client Securities	10
Item 18 – Financial Information	10
Item 19 – Requirements for State-Registered Advisers	10
Item 1 – Cover Page	11
Item 2- Educational Background and Business Experience	12
Item 3- Disciplinary Information	14
Item 4- Other Business Activities	14
Item 5- Additional Compensation	14
Item 6 - Supervision	14
Item 7- Requirements for State-Registered Advisers	14

Item 4 – Advisory Business

Mission Financial Planning, Inc. is a fee-only financial planning firm offering comprehensive planning, education and monitoring to help clients pursue their financial goals. Sharon Weaver, CFP® purchased the firm in February 2011, and the Firm was subsequently registered as an Investment Adviser in December 2011.

Financial Planning Services

Mission Financial Planning advises clients on budgeting and cash flow, investing, insuring, education funding, tax management, debt management, retirement planning, including Social Security analysis, and estate planning (wills and trusts).

Mission Financial Planning begins the financial planning process by collecting and compiling financial information that the client provides. In our initial comprehensive planning meeting we will review your current situation and discuss what you hope to accomplish financially. We will identify any gaps in planning, and determine short, intermediate and long term goals and related action items. We will create a thorough and realistic financial model to use in planning. We monitor the model and discuss planning on a quarterly basis through scheduled quarterly calls, reviewing action items and detailing the process for implementation and achievement of them.

Due to the advice-only nature of our business, we do not have any reportable assets under management.

Pension Consulting Services

Mission Financial Planning provides several pension consulting related services. While the primary clients for these services will be pension, profit sharing and 401(k) plans, we will also offer these services, where appropriate, to individuals and small businesses. Pension consulting services are comprised of the following components. Clients may choose to use any or all of the following services:

- Assistance in selecting and setting up a small business retirement plan.
- Assistance with plan design decisions appropriate for the employer.
- Assistance with the development and/or review and revision of an Investment Policy Statement (“IPS”) as requested.
- Assistance with recommendations regarding menu diversification, and non-discretionary model portfolios.
- Periodic meetings to discuss plan design, reports and the investment decisions.

- Analysis of the fees and expenses associated with the investments, and the service providers, and recommendation of changes when warranted.
- Educational employee meetings
- Recommendations and guidance regarding a Qualified Default Investment Alternative.

These services are designed to assist plan sponsors in meeting their management and fiduciary obligations to Participants under ERISA. Pursuant to adopted regulations of the U.S.

Department of Labor, we are required to provide the Plan's responsible plan fiduciary (the person who has the authority to engage us as an investment adviser to the Plan) with a written statement of the services we provide to the Plan, the compensation we receive for providing those services, and our status (which is described below).

The services we provide to a Plan are described above. Our compensation for these services is described below, in Item 5, and also in the Pension Consulting Agreement. We do not reasonably expect to receive any other compensation, direct or indirect, for the services we provide to the Plan or Participants. If we receive any other compensation for such services, we will (i) offset the compensation against our stated fees, and (ii) we will promptly disclose the amount of such compensation, the services rendered for such compensation and the payer of such compensation to you.

Mission Financial Planning is registered as an investment advisor and represents that it is not subject to any disqualification as set forth in Section 411 under the Employee Retirement Income Security Act ("ERISA"). To the extent Mission Financial Planning performs Fiduciary Services, the firm is acting as a fiduciary of the Plan as defined in Section 3(21) under ERISA.

Mission Financial Planning may also perform the following Non-Fiduciary services:

- On a mutually agreeable schedule, we will assist in the education of the participants in the Plan, about general investment principals, plan features and the investment alternatives available under the Plan. Our assistance with general investment education shall be consistent with and within the scope of the definition of investment education provided by the Department of Labor.
- Upon a mutually agreeable date(s), we will assist in the group enrollment meetings and discuss retirement plan participation among employees and investment and financial understanding by the employees.

Item 5 – Fees and Compensation

Financial Planning Services Fees

New financial planning clients receive an initial planning meeting, typically a comprehensive multi-hour session via Zoom or in our offices, and three quarterly consults via phone or Zoom to complete a full year of services pertaining to personal and business planning.

After the first year, continuing clients receive an annual Monitoring Consultation, three scheduled quarterly phone calls with the planner throughout the year and ongoing planning and support.

The annual fee for this service is \$6200 for business owners and \$4800 for individuals. Services are billed in advance on a monthly or quarterly basis. Clients have the option to pay by check, credit card or an ACH payment. Payment terms will be clearly disclosed in the Planning Agreement signed by Mission Financial Planning and the client.

The initial planning, annual meeting with follow up, quarterly calls and associated research, and usual and reasonable interaction can all be expected to fall within the scope of the annual fee. However, if it becomes necessary for a planner's time commitment to go above and beyond the scope of the original agreement (approximately 24 hours per year for business clients, 19 hours for individuals), the planner will notify the client in writing with an estimate detailing the need and cost of additional time. If the estimate is accepted, additional time will be charged at \$270 per hour.

On a limited basis, Mission Financial Planning is also available for smaller-scope projects, providing second opinions, ad-hoc planning or advice. Project fees are estimated based on hourly fees for financial planning of \$270.00 per hour. Fifty percent (50%) of hourly fees will be due upon the Client's consent to the additional time needed, with the balance (based on actual hours) due upon presentation of project to the client.

Social Security Strategy assistance is offered on a project basis for a fixed fee of \$300.00. Retirement Withdrawal Strategy assistance is offered on a project basis for a fixed fee of \$500.00. Both include our preparation and analysis, a one hour meeting and prepared reports.

Limited assistance with bookkeeping, financial accounting or reporting is also available for \$85.00 per hour (this service constitutes less than 10% of our time and revenue). Fifty percent (50%) of hourly fees will be due upfront with the balance based on actual hours due upon completion of the project.

Clients may terminate their Financial Planning Agreement by providing advance written notice. Mission Financial Planning will refund any unearned prepaid fees based on the number of days remaining in the quarter from the day following the receipt of notice to the end of the quarter.

The specific manner in which fees are charged and billed by Mission Financial Planning is established in a client's written agreement with Mission Financial Planning. Fees may be negotiated based on individual circumstances.

Pension Consulting Services Fees

The fees and compensation charged by Mission Financial Planning are negotiated independently with each Plan Sponsor in order to consider the varying, unique characteristics or requirements of each plan. Primary determinants of the negotiated fee may include but are not limited to the:

- Number of employees / participants,
- Number of plan sponsor locations, and
- Special plan sponsor considerations or requirements.

The firm will charge a flat annual fee or fee for service that ranges from \$250 to \$2000 based on the level of pension consulting services provided. The fee will be paid at the time of service (\$250) or monthly in arrears. The exact fee and fee payment method will be clearly listed in the Pension Consulting Agreement signed by the client and Mission Financial Planning.

Mission Financial Planning is permitted to receive fees directly from the account custodian if the following conditions are met:

- a. Mission Financial Planning will provide the Client with an invoice concurrent to instructing the custodian to deduct the fee stating the amount of the fee, the formula used to calculate the fee, the amount of assets under management the fee is based on and the time period covered by the fee;
- b. Mission Financial Planning will obtain written authorization signed by the Client allowing the fees to be deducted; and
- c. The Client will receive quarterly statements directly from the custodian which disclose the fees deducted.

If paid through the plan, delivery of compensation or fees to Mission Financial Planning may be dependent upon on the invoicing or fee assessment frequency (monthly, quarterly) and policies (“arrears” or “in advance”) of the Plan Provider/Platform utilized by the Plan Sponsor.

If the disclosure brochure – Part 2 of the Form ADV - is not delivered to you within 48 hours prior to you entering into the advisory agreement, you may terminate the advisory agreement within five business days of the date of acceptance without penalty.

Either party to the advisory agreement may terminate the Agreement upon 30-days’ written notice to the other party. The fees will be prorated for the quarter in which the termination notice is given, and any unearned fees will be refunded to the client.

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

Mission Financial Planning is advice-only and fee-only, meaning that we don’t sell products and do not participate in any type of commissions, asset-based fees, referral fees or revenue sharing. We believe that this independent position helps us to provide unbiased and impartial judgments and recommendations based on what’s best for our clients.

Mission 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 – we do not manage investments).

While we are not compensated on or by any investments that our advice may pertain to, this implied limitation on liability is valid only to the extent it does not violate federal and state securities laws. Federal and state securities laws impose liabilities under certain circumstances on persons who nonetheless act in good faith and this ADV Part 2A Brochure shall therefore not constitute a waiver or limitation of any right Client has under such laws.

Item 7 – Types of Clients

Mission Financial Planning works with individuals and employer-sponsored retirement plans and does not place requirements on minimum net worth or account size.

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

Mission Financial Planning does not manage investments. We limit our investment advice to personalized asset allocation counsel. Recommendations are made to be appropriate for the client's risk tolerance based on a written risk assessment performed for each client. If the client works with an investment manager or broker, we will monitor the investments on a non-discretionary and non-continuous basis, providing an allocation risk/return analysis from time to time.

While appropriate asset allocation has a significant effect on investment performance, there is no assurance of improved performance and no guarantee against loss. All asset classes and individual investments carry their own inherent risk. Investing in securities involves risk of loss that clients should be prepared to bear.

Investing in securities involves risk of loss that clients should be prepared to bear. Clients should fully understand the nature of the contractual relationship(s) into which they are entering and the extent of their exposure to risk. Certain investing strategies may not be suitable for many members of the public. You should carefully consider whether the strategies employed would be appropriate for you in light of your experience, objectives, financial resources, and other relevant circumstances.

General Investment Risk: All investments come with the risk of loss. Investing may involve substantial risks, including complete possible loss of principal plus other losses and may not be suitable for many members of the public. Investments, unlike savings and checking accounts at a bank, are not insured by the government to protect against market losses. Different market instruments carry different types and degrees of risk and you should familiarize yourself with the risks involved in the particular market instruments in which you intend to invest.

Loss of Value: There can be no assurance that a specific investment will achieve its investment objectives and past performance should not be seen as a guide to future returns. The value of investments and the income derived may fall as well as rise and investors may not recoup the original amount invested. Investments may also be affected by any changes in exchange control regulation, tax laws, withholding taxes, international, political, and economic developments, and government, economic or monetary policies.

Cybersecurity Risks: Our firm and our service providers are subject to risks associated with a breach in cybersecurity. Cybersecurity is a generic term used to describe the technology, processes, and practices designed to protect networks, systems, computers, programs, and data from cyber-attacks and hacking by other computer users, and to avoid the resulting damage and disruption of hardware and software systems, loss or corruption of data, and/or misappropriation of confidential information. In general, cyber-attacks are deliberate; however, unintentional events may have similar effects. Cyber-attacks may cause losses to clients by interfering with the processing of transactions, affecting the ability to calculate net asset value or impeding or sabotaging trading. Clients may also incur substantial costs as the result of a cybersecurity breach, including those associated with forensic analysis of the origin and scope of the breach, increased and upgraded cybersecurity, identity theft, unauthorized use of proprietary information, litigation, and the dissemination of confidential and proprietary information. Any such breach could expose our firm to civil liability as well as regulatory inquiry and/or action. In addition, clients could be exposed to additional losses as a result of unauthorized use of their personal information. While our firm has established a business continuity plan and systems designed to prevent cyber-attacks, there are inherent limitations in such plans and systems, including the possibility that certain risks have not been identified. Similar types of cyber security risks are also present for issuers of securities, investment companies and other investment advisers in which we invest, which could result in material adverse consequences for such entities and may cause a client's investment in such entities to lose value.

Item 9 – Disciplinary Information

Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mission Financial Planning, Inc. or the integrity of Mission Financial Planning, Inc.'s management. Mission Financial Planning, Inc. has no information to report applicable to this Item. Information regarding the history of the firm and its registered personnel can be found online at www.adviserinfo.sec.gov. Our firm's unique CRD# is 154469.

Item 10 – Other Financial Industry Activities and Affiliations

None.

Item 11 – Code of Ethics

Mission Financial Planning, Inc. has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at Mission Financial Planning, Inc. must acknowledge the terms of the Code of Ethics annually, or as amended.

Mission Financial Planning, Inc.'s clients or prospective clients may request a copy of the firm's Code of Ethics by contacting Sharon Weaver.

Mission Financial Planning (MFP) does not buy or sell investments for client accounts, and does not recommend or comment on individual securities. This helps us maintain our independent position. However, there may be situations where clients and advisors may own the same security, or the advisor may know that several clients own the same security. Mission Financial Planning's Advisor Representatives are required to follow Mission Financial Planning's Supervisory Areas of Consideration document. Subject to satisfying this policy and applicable laws, officers, directors and employees of MFP may trade for their own accounts in securities which are also owned by MFP's clients. The Supervisory Areas of Consideration is designed to assure that the personal securities transactions, activities and interests of the Advisor Representatives of Mission Financial Planning will not interfere with making decisions in the best interest of advisory clients. Nonetheless, because in some circumstances Advisor Representatives could invest in the same securities as clients, there is a possibility that Advisor Representatives might benefit from market activity by a client in a security. Advisor Representatives' trading is continually monitored under the Supervisory Areas of Consideration to reasonably prevent conflicts of interest between Mission Financial Planning and its clients.

Item 12 – Brokerage Practices

Mission Financial Planning does not place brokerage trades for clients.

Item 13 – Review of Accounts

Client financial plans are reviewed quarterly by the client's financial planning representative via a phone call or video meeting with the client. This review will typically include a review of the client's financial plan and to-dos, and may include comparing Client's investment accounts' performance against benchmarks and reviewing asset allocation. At a minimum, written reviews will be provided annually. Mission Financial Planning, Inc. does not manage, custody or audit Client investment accounts.

Item 14 – Client Referrals and Other Compensation

No compensation is paid or received for client referrals.

Item 15 – Custody

Mission Financial Planning does not have or manage custody of any client funds and/or securities.

Item 16 – Investment Discretion

Mission Financial Planning, Inc. does not request or accept discretionary authority to trade securities for the client.

Mission Financial Planning can help clients write investment guidelines and restrictions and can provide an Investment Policy Statement for use by the client or their money manager in managing the client's assets.

Item 17 – Voting Client Securities

As a matter of the firm's business model, policies and practice, Mission Financial Planning, Inc. does not have any authority to and does not vote proxies on behalf of advisory clients. Clients or their investment manager retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Clients may contact us regarding advice on voting their proxies. We may suggest that their investment management may have a better knowledge of how to vote them.

Item 18 – Financial Information

Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about Mission Financial Planning, Inc.'s financial condition. Mission Financial Planning, Inc. 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.

Item 19 – Requirements for State-Registered Advisers

As of 1/1/2013, the State of Kansas requires all investment advisors to notify clients and prospective clients in Kansas of the presence or absence of professional liability insurance coverage for its investment advisory clients. Mission Financial Planning carries professional liability insurance coverage with Markel Insurance.

Other Relationships or Arrangements with Issuers of Securities

Mission Financial Planning and its Associated Persons do not have any relationships or arrangements with any issuer of securities.

Item 1 – Cover Page



Mission Financial Planning, Inc.

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Mission, KS 66205

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www.missionfinancialplanning.com

November 29, 2022

ADV Part 2B: Brochure Supplement

This Brochure Supplement provides information about Sharon K. Weaver that supplements the Mission Financial Planning Brochure. You should have received a copy of that Brochure. Please contact info@MissionFinancialPlanning.com if you did not receive Mission Financial Planning's Brochure or if you have any questions about the contents of this supplement.

Additional information about Sharon K. Weaver is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Biographical information on registered individuals:

Sharon K. Weaver

DOB 8/2/1961

Kansas State University, Financial Therapy Graduate Certificate

Friends University, BS, Human Resources Management


Initial Securities registration 1987

Certified Financial Planner (CFP®) 1993*

Accredited Wealth Management Advisor (AWMA®) 2010**

Past Experience

- President at Mission Financial Planning, Inc.
May 2011 - Present
- Advisor Marketing at Kornitzer Capital Management / Buffalo Funds
May 2003 – Feb 2011
- Advisor Liaison / Product Manager at Jones & Babson/BMA
Jan 1995 – May 2003
- Relationship Manager at CNBS
Nov 1993 – Nov 1994
- Financial Consultant / Regional Manager at US Bank (previously Mark Twain Bank)
Aug 1986 – May 1988, Nov 1989 – Jul 1993
- Financial Consultant at B. C. Christopher
May 1988 – Nov 1989

The CFP®, CERTIFIED FINANCIAL PLANNER™ and  certification marks are financial planning credentials awarded by Certified Financial Planner Board of Standards Inc. (CFP Board) to individuals who meet education, examination, experience and ethics requirements.

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 85,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

Board Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;

Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and

Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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

****The Accredited Wealth Management Advisor designation is sponsored by the College for Financial Planning®.** It is a course of study encompassing wealth strategies, equity-based compensation plans, tax reduction alternatives, and asset protection alternatives. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations as well as complying with the Code of Ethics, which includes agreeing to abide by the Standards of Professional

Conduct and Terms and Conditions and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Registered investment advisers are required to disclose all other business activities that would be material to your evaluation of each supervised person providing investment advice. Sharon participates in no other business activities.

Item 5- Additional Compensation

Registered investment advisers are required to disclose all compensation provided by anyone other than a client that would be material to your evaluation of each supervised person providing investment advice. No additional compensation is received.

Item 6 - Supervision

Sharon is the Owner of Mission Financial Planning and does not have a direct supervisor.

Item 7- Requirements for State-Registered Advisers

Advisors registered at the State level are required to disclose additional legal claims that would be material to your evaluation of each supervised person providing investment advice. Sharon has *not* been found liable in any arbitration claims, and has *not* been the subject of a bankruptcy petition.

Kristin K. Schroeder, CFP®
Investment Adviser Representative
Personal CRD Number: 5835745



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March 27, 2023

ADV Part 2B: Brochure Supplement

This Brochure Supplement provides information about Kristin K. Schroeder that supplements the Mission Financial Planning Brochure. You should have received a copy of that Brochure. Please contact info@MissionFinancialPlanning.com if you did not receive Mission Financial Planning's Brochure or if you have any questions about the contents of this supplement.

Additional information about Kristin K. Schroder is available on the SEC's website at www.adviserinfo.sec.gov. Mr. Schroeder's personal CRD number is 5835745.

Item 2- Educational Background and Business Experience

Biographical information on registered individuals:

Kristin K. Schroeder

Birth Year: 1984

Certified Financial Planner (CFP®) 2019*

Kansas State University, Graduate Certificate, Personal Financial Planning, 2018

The University of Kansas, B.S., Business & Finance, 2007

Past Experience

- Investment Adviser Representative at Mission Financial Planning, Inc.
March 2023 - Present
- Business Coordinator at Lex Aurum Advisors
10/2022 – 12/2022
- Mother at Home
05/2020 – 09/2022
- Founder and CCO at Fruitful Stewardship LLC
07/2017 – 04/2020
- Client Service Manager, Registered Representative at Prestwood Financial Group
April 2014 – June 2016
- Registered Representative / Investment Advisor Representative at Cetera Advisors
December 2012 – March 2014
- Sales Assistant at Cornerstone Financial
March 2012 – October 2012
- Financial Advisor at Edward Jones
August 2010 – November 2011

The CFP®, CERTIFIED FINANCIAL PLANNER™ and certification marks are financial planning credentials awarded by Certified Financial Planner Board of Standards Inc. (CFP Board) to individuals who meet education, examination, experience and ethics requirements.

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 85,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

Board Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;

Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and

Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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

**The Accredited Wealth Management Advisor designation is sponsored by the College for Financial Planning®. It is a course of study encompassing wealth strategies, equity-based compensation plans, tax reduction alternatives, and asset protection alternatives. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations as well as complying with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Registered investment advisers are required to disclose all other business activities that would be material to your evaluation of each supervised person providing investment advice. Ms. Schroeder participates in no other business activities.

Item 5- Additional Compensation

Registered investment advisers are required to disclose all compensation provided by anyone other than a client that would be material to your evaluation of each supervised person providing investment advice. No additional compensation is received.

Item 6 - Supervision

Kristin K. Schroeder is an investment adviser representative. She is supervised by Sharon Weaver, President of Mission Financial Planning. Ms. Weaver can be contacted by using the phone number on the cover page of the brochure.

Item 7- Requirements for State-Registered Advisers

Advisors registered at the State level are required to disclose additional legal claims that would be material to your evaluation of each supervised person providing investment advice. Ms. Schroeder has *not* been found liable in any arbitration claims and has *not* been the subject of a bankruptcy petition.