



REAGAN

Financial Planning, LLC

Form ADV Part 2A: *Firm Brochure*

Item 1 – Cover Page

Reagan Financial Planning LLC

170 Bostwick Road
Oxford, Georgia 30054
770-784-1893

Date of Disclosure Brochure: July 2016

This disclosure brochure provides information about the qualifications and business practices of Reagan Financial Planning LLC (also referred to as I, me and Reagan Financial Planning LLC throughout this disclosure brochure). If you have any questions about the contents of this disclosure brochure, please contact Mark S. Reagan at 770-784-1893, mark@reaganfinancialplanning.com or mreagan@earthlink.net. The information in this disclosure brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Reagan Financial Planning LLC is also available on the Internet at www.adviserinfo.sec.gov. You can view my firm's information on this website by searching for Reagan Financial Planning LLC or my firm's CRD number **284103**.

*Registration as an investment adviser does not imply a certain level of skill or training.

**Although Reagan Financial Planning LLC is referred to as I or me throughout this brochure for your convenience, please understand that any engagement described under this brochure will be made with the legal entity of Reagan Financial Planning LLC.

Item 2 – Material Changes

Reagan Financial Planning LLC is a newly registered investment adviser, and this disclosure brochure dated July 2016 is the first disclosure brochure prepared by my firm. In the future, this item will discuss only specific material changes that are made to the disclosure brochure and provide readers with a summary of such changes. I will also reference the date of the last annual update of this disclosure brochure.

I will ensure that you receive a summary of any material changes to this and subsequent disclosure brochures within 120 days after my firm's fiscal year ends. My firm's fiscal year ends on December 31, so you will receive the summary of material changes no later than April 30 each year. At that time I will also offer or provide a copy of the most current disclosure brochure. I may also provide other ongoing disclosure information about material changes as necessary.

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Item 4 – Advisory Business

Reagan Financial Planning LLC is an investment adviser registered with the State of Georgia and is a limited liability company (LLC) formed under the laws of the State of Georgia.

- Mark S. Reagan is the Chief Compliance Officer (CCO), Managing Member and Sole Owner of Reagan Financial Planning LLC. Full details of my education and business background are provided at *Item 19* of this Disclosure Brochure.
- Reagan Financial Planning LLC filed its initial application to become registered as an investment adviser in July 2016.

Description of Advisory Services

The following are descriptions of the primary advisory services of Reagan Financial Planning LLC. Please understand that a written agreement, which details the exact terms of the service, must be signed by you and Reagan Financial Planning LLC before I can provide you the services described below.

Financial Planning Services

Reagan Financial Planning LLC offers financial planning services in the form of one-time projects and on-going services. I provide full written financial plans, which typically address the following topics:

- Investment planning -
Risk Assessment, Asset Allocation, & Rebalancing
- Insurance and Risk Management –
Health, Life, Property, Disability & Long Term Care
- Retirement planning (including Sustainable Income Strategies)
- Estate planning (including legal aspects and estate conservation)
- Business valuation and consulting
- Real Estate evaluation
- Employer Benefits Optimization
- Cash Flow Management
- Tax Planning
- Education Funding

When providing financial planning services, my role is to find ways to help you understand your overall financial situation and help you set financial objectives. I also provide modular written financial plans which only cover those specific areas of concern mutually agreed upon by you. A modular written financial plan is limited or segmented and does not involve the creation of a full written financial plan. You should be aware that there are important issues that may not be taken into consideration when I develop my analysis and recommendations under a modular written financial plan.

Financial planning services may take into consideration factors such as your financial/investment objectives, risks you are willing to undertake, investment knowledge, net worth, income, age, projected retirement, unusual or material funding requirements, inheritance possibilities, pensions, social security, children/relative funding issues, estate issues, and living expenses expressed in today's dollars requested for retirement.

My financial planning services are provided on either a “single engagement” one-time project basis or may be provided on an on-going basis.

The following is included as a one-time project basis.

- Introductory Meeting
- Review of Financial Situation
- Delivery of Written Financial Plan with Recommendations
- Follow-up Meetings at your discretion

Our on-going services include the following.

- Introductory Meeting
- Review of Financial Situation
- Delivery of Written Financial Plan with Recommendations
- Recommendations, reports and follow-ups provided
- Sixty minute follow-up meetings provided every six months to check progress of financial situation
- Email and phone support at my hourly pro-rated rate

To realize the totality of my on-going financial advice, a minimum 18 month term is suggested for on-going services.

Financial planning services do not involve implementing any transaction on your behalf or the active and ongoing monitoring or management of your investments or accounts. You have the sole responsibility for determining whether to implement our financial planning recommendations.

See Item 5 of this Brochure for fee descriptions.

Investment Consulting Services

We provide investment consulting on accounts **not** managed or maintained by my firm. These are accounts in which Reagan Financial Planning LLC is not listed as “Investment Advisor” of record and therefore I do not have trading authority on the account.

Accounts are reviewed based upon your specific needs and desires for future financial goals and/or objectives. General or specific recommendations are provided to the client by Reagan Financial Planning LLC. The service provides continuous and regular consultations provided on a quarterly or more frequent basis. This service includes the following core components.

- Investment goals are identified and quantified
- Risk tolerance assessment
- Design asset-allocation portfolio
- Recommended portfolio rebalancing strategies
- Tax-loss harvesting

Through this service, we will **not** have any authority or responsibility to implement our recommendations. All final decisions to accept our advice and implement our advice are the responsibility of the client. **If you have accounts reviewed by our firm and are unable to implement our investment**

recommendations, it is important to notify us so that we can properly adjust future recommendations.

You are always responsible for notifying Reagan Financial Planning LLC of any changes to your financial situation or investment objectives. I will meet with you as often as needed to determine your financial situation and investment objectives and to find out if you would like to impose and/or modify any reasonable restrictions on your accounts.

It is important that you understand that Reagan Financial Planning LLC provides investment advice to other clients and may give them advice or take actions for them or for our personal accounts that is different from the advice we provide to you. I am not obligated in any way to recommend to you any security or other investment that I may buy, sell or recommend for any other clients or for our own accounts.

There can be no assurance that a particular investment opportunity that comes to our attention will be allocated in any particular manner. If we obtain material, non-public information about a security or its issuer that we may not lawfully use or disclose, we have absolutely no obligation to disclose the information to any client or use it for any client's benefit.

See Item 5 of this Brochure for fee descriptions.

Limits Advice to Certain Types of Investments

Reagan Financial Planning LLC provides investment advice on the following types of investments:

- Mutual Funds
- Exchange-listed Securities
- Securities Traded Over-the-Counter
- Foreign Issues
- Corporate Debt Securities
- Commercial Paper
- Certificates of Deposit
- Municipal Securities
- Variable Annuities
- Variable Life Insurance
- US Government Securities
- Options Contracts on Securities
- Interests in Partnerships Investing in Real Estate

Although I generally provide advice only on the products previously listed, I reserve the right to offer advice on any investment product that may be suitable for each client's specific circumstances, needs, goals and objectives.

(Please refer to Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss for more information.)

Tailor Advisory Services to Individual Needs of Clients

Reagan Financial Planning LLC's advisory services are always provided based on your individual needs. I work with you on a one-on-one basis through interviews and questionnaires to determine your investment objectives and suitability information.

I will not enter into an investment adviser relationship with a prospective client whose investment objectives may be considered incompatible with my investment philosophy or strategies or where the prospective client seeks to impose unduly restrictive investment guidelines.

Client Assets Managed by Reagan Financial Planning LLC

We do not manage client assets. All of our services are consultative in nature and we do not provide implementation or management services through Reagan Financial Planning LLC.

Item 5 – Fees and Compensation

In addition to the information provided in *Item 4 – Advisory Business*, this section provides additional details regarding my firm's services along with descriptions of each service's fees and compensation arrangements. It should be noted that lower fees for comparable service may be available from other sources. The exact fees and other terms will be outlined in the agreement between you and Reagan Financial Planning LLC.

Fees for Financial Planning Services

The following are the fee arrangements available for financial planning services offered by Reagan Financial Planning LLC.

Fees for Single Engagement Financial Planning Services

We charge a fee of \$85 per hour for financial planning services provided on a one-time, project basis. Upon execution of the Financial Planning Agreement, Reagan Financial Planning LLC will quote an estimated amount of hours to prepare a financial plan. In the event additional time is required, we will contact the client before proceeding.

Reagan Financial Planning LLC will schedule an introductory meeting to include a comprehensive review of your financial situation. A written financial plan with recommendations will be presented with a follow-up meeting(s) scheduled in the next 30 days at the client's discretion. Fees will be due upon completion and presentation of the financial plan.

One-time project financial planning services terminate upon presentation of the written plan and payment of the financial planning fee. However, the client may terminate the Financial Planning Agreement prior to presentation of the written financial plan. If services are terminated within five (5) business days of executing the agreement, services will be terminated without penalty and no fees shall be due. If services are terminated after the initial five day period, the final fee will be billed to the client.

While Financial Planning services are prepared with the intention of the client implementing recommendations made within the plan, clients are not obligated to do so.

Fees for On-Going Financial Planning Services

We charge a fee of \$70 per hour for our on-going financial planning services. Upon execution of the Financial Planning Agreement, Reagan Financial Planning LLC will schedule an introductory meeting to include a review of your financial situation. A written financial plan will be presented to the client. Recommendations, reports and follow-up meetings are included to check progress every six months. Client will receive unlimited email and phone support at the hourly rate specified above.

Hourly fees will be charged quarterly, in arrears, and due upon receipt of a billing statement from us.

Either party (you or Reagan Financial Planning LLC) may terminate the agreement by providing notice to the other party. Termination will be effective upon receipt of notification. If services are terminated within five (5) business days of executing the agreement, services will be terminated without penalty and no fees shall be due. If services are terminated after the initial five day period, the final fee will be billed to the client. In the event you terminate services, termination shall be effective from the time we receive notification or such other time as may be mutually agreed upon. There will be no penalty charge upon termination. In the event we terminate the relationship, the agreement will be terminated after written notification is delivered to the client or such time as may be mutually agreed upon.

Fees for Investment Consulting Services

The fee charged for Investment Consulting Services is 50 basis points (0.50%) annually on the total assets being reviewed. Fees are billed quarterly, in arrears, and due upon receipt of a billing statement from us. The exact fee charged each client is contingent upon the nature and complexity of the client's financial circumstances and will be stated in the agreement for services with the client.

Either party (you or Reagan Financial Planning LLC) may terminate the agreement by providing notice to the other party. Termination will be effective upon receipt of notification. If services are terminated within five (5) business days of executing the agreement, services will be terminated without penalty and no fees shall be due. If services are terminated after the initial five day period, the final fee will be pro-rated and billed to the client. In the event a client terminates services, termination shall be effective from the time we receive notification or such other time as may be mutually agreed upon. There will be no penalty charge upon termination. In the event we terminate the relationship, the Agreement will be terminated after written notification is delivered to the client or such time as may be mutually agreed upon.

Other Fee Terms for Financial Planning & Consulting Services

Fees may be negotiated lower from those described above depending on client circumstances and services provided. Negotiating factors may include the type of client, the complexity of the client's situation, the composition of the client's account (i.e., equities versus mutual funds), and financial planning services that may or may not be provided. A client's ability to afford our standard fee rates will also be considered when determining the specific services to be provided and fees charged.

You may pay the investment advisory fees owed for the financial planning services by submitting payment directly to Reagan Financial Planning LLC via check or may pay by credit card.

You should notify Reagan Financial Planning LLC within ten (10) days of receipt of an invoice if you have questions about or dispute any billing entry.

All fees paid to Reagan Financial Planning LLC for services are separate and distinct from the commissions, fees and expenses charged by insurance companies or mutual fund companies acquired by you that may be associated with any of their products or services. If you sell or liquidate certain existing securities, you may also pay a commission and/or deferred sales charges in addition to the financial planning and consulting fees paid to Reagan Financial Planning LLC. A description of all fees and expenses are available in each variable annuity and investment company product's prospectus. Please read the prospectus carefully.

In addition, all fees paid to Reagan Financial Planning LLC for financial planning and consulting services are separate and distinct from the commissions charged by a broker-dealer or asset management fees charged by an investment adviser to implement such recommendations.

Transaction ticket fees, IRA and retirement plan fees and other brokerage expenses charged by your qualified custodian or other third-party service provider in connection with your investments, will be billed directly to you. Management fees charged by us are separate and distinct from the fees and expenses charged by third-parties. We do not receive any portion of such fees.

Item 6 – Performance-Based Fees and Side-By-Side Management⁷⁸⁴

Performance-based fees are defined as fees based on a share of capital gains on or capital appreciation of the assets held in a client's account. *Item 6* is not applicable to this Disclosure Brochure because I do not charge or accept performance-based fees.

Item 7 – Types of Clients

Reagan Financial Planning LLC generally provides investment advice to individuals, centered on families and small business owners.

You are required to execute a written agreement with Reagan Financial Planning LLC specifying the particular advisory services in order to establish a client arrangement with Reagan Financial Planning LLC.

Minimum Investment Amounts Required

There are no minimum investment amounts or conditions required for establishing an account managed by Reagan Financial Planning LLC.

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

Methods of Analysis

Reagan Financial Planning LLC uses the following methods of analysis in formulating investment advice:

Charting - This is a set of techniques used in technical analysis in which charts are used to plot price movements, volume, settlement prices, open interest, and other indicators, in order to anticipate future price movements. Users of these techniques, called chartists, believe that past trends in these indicators can be used to extrapolate future trends.

Charting is likely the most subjective analysis of all investment methods since it relies on proper interpretation of chart patterns. The risk of reliance upon chart patterns is that the next day's data can always negate the conclusions reached from prior days' patterns. Also, reliance upon chart patterns bears the risk of a certain pattern being negated by a larger, more encompassing pattern that has not shown itself yet.

Cyclical – This method analyzes the investments sensitive to business cycles and whose performance is strongly tied to the overall economy. For example, cyclical companies tend to make products or provide services that are in lower demand during downturns in the economy and in higher demand during upswings. Examples include the automobile, steel, and housing industries. The stock price of a cyclical company will often rise just before an economic upturn

begins, and fall just before a downturn begins. Investors in cyclical stocks try to make the largest gains by buying the stock at the bottom of a business cycle, just before a turnaround begins.

While most economists and investors agree that there are cycles in the economy that need to be respected, the duration of such cycles is generally unknown. An investment decision to buy at the bottom of a business cycle may actually turn out to be a trade that occurs before or after the bottom of the cycle. If done before the bottom, then downside price action can result prior to any gains. If done after the bottom, then some upside price action may be missed. Similarly, a sell decision meant to occur at the top of a cycle may result in missed opportunity or unrealized losses.

Fundamental – This is a method of evaluating a security by attempting to measure its intrinsic value by examining related economic, financial and other qualitative and quantitative factors. Fundamental analysts attempt to study everything that can affect the security's value, including macroeconomic factors (like the overall economy and industry conditions) and individually specific factors (like the financial condition and management of a company). The end goal of performing fundamental analysis is to produce a value that an investor can compare with the security's current price in hopes of figuring out what sort of position to take with that security (underpriced = buy, overpriced = sell or short). Fundamental analysis is considered to be the opposite of technical analysis. Fundamental analysis is about using real data to evaluate a security's value. Although most analysts use fundamental analysis to value stocks, this method of valuation can be used for just about any type of security.

The risk associated with fundamental analysis is that it is somewhat subjective. While a quantitative approach is possible, fundamental analysis usually entails a qualitative assessment of how market forces interact with one another in their impact on the investment in question. It is possible for those market forces to point in different directions, thus necessitating an interpretation of which forces will be dominant. This interpretation may be wrong, and could therefore lead to an unfavorable investment decision.

Technical – This is a method of evaluating securities by analyzing statistics generated by market activity, such as past prices and volume. Technical analysts do not attempt to measure a security's intrinsic value, but instead use charts and other tools to identify patterns that can suggest future activity. Technical analysts believe that the historical performance of stocks and markets are indications of future performance.

Technical analysis is even more subjective than fundamental analysis in that it relies on proper interpretation of a given security's price and trading volume data. A decision might be made based on a historical move in a certain direction that was accompanied by heavy volume; however, that heavy volume may only be heavy relative to past volume for the security in question, but not compared to the future trading volume. Therefore, there is the risk of a trading decision being made incorrectly, since future trading volume is an unknown. Technical analysis is also done through observation of various market sentiment readings, many of which are quantitative. Market sentiment gauges the relative degree of bullishness and bearishness in a given security, and a contrarian investor utilizes such sentiment advantageously. When most traders are bullish, then there are very few traders left in a position to buy the security in question, so it becomes advantageous to sell it ahead of the crowd. When most traders are bearish, then there are very few traders left in a position to sell the security in question, so it becomes advantageous to buy it ahead of the crowd. The risk in utilization of such sentiment technical measures is that a very bullish reading can always become more bullish, resulting in lost

opportunity if the money manager chooses to act upon the bullish signal by selling out of a position. The reverse is also true in that a bearish reading of sentiment can always become more bearish, which may result in a premature purchase of a security.

Investment Strategies

Reagan Financial Planning LLC uses the following investment strategies when consulting on client assets and/or providing investment advice:

Long term purchases. Investments held at least a year.

Short term purchases. Investments sold within a year.

Frequent trading. This strategy refers to the practice of selling investments within 30 days of purchase.

Short sales. A short sale is generally the sale of a stock not owned by the investor. Investors who sell short believe the price of the stock will fall. If the price drops, the investor can buy the stock at the lower price and make a profit. If the price of the stock rises and the investor buys it back later at the higher price, the investor will incur a loss. Short sales require a margin account.

Margin transactions. When an investor buys a security on margin, the investor pays for part of the purchase and borrows the rest of the purchase price from a brokerage firm. For example, an investor may buy \$5,000 worth of stock in a margin account by paying for \$2,500 and borrowing \$2,500 from a brokerage firm. Clients cannot borrow stock from Reagan Financial Planning LLC.

Primarily Recommend One Type of Security

I do not primarily recommend one type of security to clients. Instead, I recommend any product that may be suitable for each client relative to that client's specific circumstances and needs.

Risk of Loss

Past performance is not indicative of future results. Therefore, you should never assume that future performance of any specific investment or investment strategy will be profitable. Investing in securities (including stocks, mutual funds, and bonds, etc.) involves risk of loss. Further, depending on the different types of investments there may be varying degrees of risk. You should be prepared to bear investment loss including loss of original principal.

Because of the inherent risk of loss associated with investing, my firm is unable to represent, guarantee, or even imply that my services and methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate you from losses due to market corrections or declines. There are certain additional risks associated with investing in securities through my investment management program, as described below:

- Market Risk – Either the stock market as a whole, or the value of an individual company, goes down resulting in a decrease in the value of client investments. This is also referred to as systemic risk.

- Equity (stock) market risk – Common stocks are susceptible to general stock market fluctuations and to volatile increases and decreases in value as market confidence in and perceptions of their issuers change. If you held common stock, or common stock equivalents, of any given issuer, you would generally be exposed to greater risk than if you held preferred stocks and debt obligations of the issuer.
- Company Risk. When investing in stock positions, there is always a certain level of company or industry specific risk that is inherent in each investment. This is also referred to as unsystematic risk and can be reduced through appropriate diversification. There is the risk that the company will perform poorly or have its value reduced based on factors specific to the company or its industry. For example, if a company's employees go on strike or the company receives unfavorable media attention for its actions, the value of the company may be reduced.
- Fixed Income Risk. When investing in bonds, there is the risk that the issuer will default on the bond and be unable to make payments. Further, individuals who depend on set amounts of periodically paid income face the risk that inflation will erode their spending power. Fixed-income investors receive set, regular payments that face the same inflation risk.
- Options Risk. Options on securities may be subject to greater fluctuations in value than an investment in the underlying securities. Purchasing and writing put and call options are highly specialized activities and entail greater than ordinary investment risks.
- ETF and Mutual Fund Risk – When investing in a an ETF or mutual fund, you will bear additional expenses based on your pro rata share of the ETF's or mutual fund's operating expenses, including the potential duplication of management fees. The risk of owning an ETF or mutual fund generally reflects the risks of owning the underlying securities the ETF or mutual fund holds. You will also incur brokerage costs when purchasing ETFs.
- Margin Risk - When you purchase securities, you may pay for the securities in full or borrow part of the purchase price from your account custodian or clearing firm. If you intended to borrow funds in connection with your Account, you will be required to open a margin account, which will be carried by the clearing firm. The securities purchased in such an account are the clearing firm's collateral for its loan to you.

If those securities in a margin account decline in value, the value of the collateral supporting this loan also declines, and as a result, the brokerage firm is required to take action in order to maintain the necessary level of equity in your account. The brokerage firm may issue a margin call and/or sell other assets in your account.

It is important that you fully understand the risks involved in trading securities on margin, which are applicable to any margin account that you may maintain, including any margin account that may be established as part of the Asset Management Agreement established between you and Reagan Financial Planning LLC and held by the account custodian or clearing firm.

These risks include the following:

- You can lose more funds than you deposit in your margin account.
- The account custodian or clearing firm can force the sale of securities or other assets in your account.

- The account custodian or clearing firm can sell your securities or other assets without contacting you.
- You are not entitled to choose which securities or other assets in your margin account may be liquidated or sold to meet a margin call.
- The account custodian or clearing firm may move securities held in your cash account to your margin account and pledge the transferred securities.
- The account custodian or clearing firm can increase its "house" maintenance margin requirements at any time and they are not required to provide you advance written notice.
- You are not entitled to an extension of time on a margin call.

Item 9 – Disciplinary Information

Item 9 is not applicable to this Disclosure Brochure because there are no legal or disciplinary events that are material to a client's or prospective client's evaluation of my business or integrity.

Item 10 – Other Financial Industry Activities and Affiliations

Reagan Financial Planning LLC is **not** and does **not** have a related person that is a broker/dealer, municipal securities dealer, government securities dealer or broker, an investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or "hedge fund," and offshore fund), another investment adviser or financial planner, a futures commission merchant, commodity pool operator, or commodity trading advisor, a banking or thrift institution, an accountant or accounting firm, a lawyer or law firm, an insurance company or agency, a pension consultant, a real estate broker or dealer, and a sponsor or syndicator of limited partnerships.

Reagan Financial Planning LLC is an independent investment adviser firm and only provides investment advisory services. I am not engaged in any other business activities and offer no other services except those described in this Disclosure Brochure.

Item 11 – Code of Ethics, Participation in Client Transactions and Personal Trading

Code of Ethics Summary

Reagan Financial Planning LLC has established a Code of Ethics. An investment adviser is considered a fiduciary according to applicable rules and regulations. As a fiduciary, it is an investment adviser's responsibility to provide fair and full disclosure of all material facts and to act solely in the best interest of each of its clients at all times. This fiduciary duty is considered the core underlying principle for Reagan Financial Planning LLC's Code of Ethics which also covers their Insider Trading and Personal Securities Transactions Policies and Procedures. I strive to conduct business with the highest level of ethical standards and to comply with all federal and state securities laws at all times. I have the responsibility to make sure that the interests of all clients are placed ahead of Reagan Financial Planning LLC's.

Full disclosure of all material facts and potential conflicts of interest will be provided to clients prior to any services being conducted. I strive to conduct business in an honest, ethical and fair manner and avoid all circumstances that might negatively affect or appear to affect my duty of complete loyalty to all clients.

This section is intended to provide a summary description of the Code of Ethics of Reagan Financial Planning LLC. If you wish to review the Code of Ethics in its entirety, you should send me a written request and upon receipt of your request, I will promptly provide a copy of the Code of Ethics to you.

Affiliate and Employee Personal Securities Transactions Disclosure

I may buy or sell securities that are also recommended to clients. In order to minimize this conflict of interest, securities recommended by my firm are widely held and publicly traded. In addition, in accordance with my fiduciary duty to clients, I place client interests ahead of my own interests.

Item 12 – Brokerage Practices

Clients are under no obligation to act on the financial planning recommendations or investment consulting recommendations of Reagan Financial Planning LLC.

Reagan Financial Planning LLC is never responsible for managing client accounts or trading client accounts. Therefore, Reagan Financial Planning LLC does not have brokerage practices to report in this brochure.

Item 13 – Review of Accounts

Account Reviews and Reviewers

Accounts covered under our Investment Consulting Services are reviewed at least quarterly. While the calendar is the main triggering factor, reviews can also be conducted at your request. Account reviews will include investment strategy and objectives review and making a change if strategy and objectives have changed. Reviews are conducted by Mark S. Reagan, with reviews performed in accordance with your investment goals and objectives.

Our financial planning and consulting services do not include monitoring the investments of your account(s), and therefore, there is no ongoing review of your account(s) under such services.

Statements and Reports

Financial planning clients do not receive any report other than the written plan originally contracted for and provided by Reagan Financial Planning LLC.

We do not provide reports or statements for accounts reviewed under our Investment Consulting Services. However, you will receive regular account statements from the qualified custodian of your account(s).

Item 14 – Client Referrals and Other Compensation

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

The only compensation received from advisory services is the fees charged for providing investment advisory services as described in *Item 5* of this Disclosure Brochure. Reagan Financial Planning LLC receives no other forms of compensation in connection with providing investment advice.

Item 15 – Custody

Custody, as it applies to investment advisors, has been defined by regulators as having access or control over client funds and/or securities. According to this definition, Reagan Financial Planning LLC does **not** have custody of client funds or securities.

Item 16 – Investment Discretion

Our services do not involve account management or trade implementation. Therefore, we never maintain investment discretion over client accounts.

Item 17 – Voting Client Securities

Reagan Financial Planning LLC does not vote proxies on behalf of Clients.

You will receive proxies directly from the qualified custodian or transfer agent...; I will not provide you with the proxies. You are encouraged to read through the information provided with the proxy-voting documents and make a determination based on the information provided.

Item 18 – Financial Information

This *Item 18* is not applicable to this brochure. Reagan Financial Planning LLC does not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance. Therefore, I am not required to include a balance sheet for the most recent fiscal year. I am not subject to a financial condition that is reasonably likely to impair my ability to meet contractual commitments to clients. Finally, Reagan Financial Planning LLC has not been the subject of a bankruptcy petition at any time.

Item 19 – Requirements for State-Registered Advisers

Executive Officer and Management Personnel

Mark S. Reagan

Educational Background:

- Georgia Institute of Technology, Bachelor of Science in Construction Management: 1984
- University of Georgia: Terry College of Business, Executive Program in Financial Planning: 2015

Business Experience:

- Reagan Financial Planning, LLC, Managing Member, Chief Compliance Officer and Investment Advisor Representative, 07/2016 to Present;
- North Georgia Brick Company, Inc., Architectural Marketing, 01/2013 to 03/2016; and
- Alley-Cassetty Brick Company, Inc., Architectural Marketing, 11/2004 to 01/2013.

Examinations:

- Series 65 - NASAA Uniform Investment Adviser Law Examination: 06/2016

Other Business Activities

I am not engaged in business activities outside of the services offered through Reagan Financial Planning LLC.

No Performance Based Fees

As previously disclosed in *Item 6*, Reagan Financial Planning LLC does not charge or accept performance-based fees.

No Arbitrations

Reagan Financial Planning LLC or any of its associated persons have not been the subject of any client arbitrations or similar legal disputes.

Issuer of Securities

I do not have relationships or affiliations with issuers of securities.

Customer Privacy Policy Notice

In November of 1999, Congress enacted the Gramm-Leach-Bliley Act (GLBA). The GLBA requires certain financial institutions, such as investment advisor firms, to protect the privacy of customer information. In situations where a financial institution does disclose customer information to nonaffiliated third parties, other than permitted or required by law, customers must be given the opportunity to opt out or prevent such disclosure. Reagan Financial Planning LLC does not share or disclose customer information to nonaffiliated third parties except as permitted or required by law.

Reagan Financial Planning LLC is committed to safeguarding the confidential information of its clients. We hold all personal information provided by clients in the strictest confidence and it is the objective of our firm to protect the privacy of all clients. Except as permitted or required by law, we do not share confidential information about clients with nonaffiliated parties. In the event that there were to be a change in this policy, we will provide clients with written notice and clients will be provided an opportunity to direct our firm as to whether such disclosure is permissible.

To conduct regular business, Reagan Financial Planning LLC may collect personal information from sources such as:

- Information reported by the client on applications or other forms the client provides to our firm
- Information about the client's transactions implemented by others
- Information developed as part of financial plans, analyses or investment advisory services

To administer, manage, service, and provide related services for client accounts, it is necessary for Reagan Financial Planning LLC to provide access to customer information within the firm and to nonaffiliated companies with whom we have entered into agreements with. To provide the utmost service, our firm may disclose the information below regarding customers and former customers, as necessary, to companies to perform certain services on the firm's behalf.

- Information our firm receives from the client on applications (name, social security number, address, assets, etc.)
- Information about the client's transactions with others (account information, payment history, parties to transactions, etc.)
- Information concerning investment advisory account transactions
- Information about a client's financial products and services with our firm

Since Reagan Financial Planning LLC shares nonpublic information solely to service client accounts, our firm does not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. However, we may also provide customer information outside of the firm as required by law, such as to government entities, consumer reporting agencies or other third parties in response to subpoenas. In the event that our firm has a change to its customer privacy policy that would allow it to disclose non-public information not covered under applicable law, we will allow our clients the opportunity to opt out of such disclosure.

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