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FORM ADV PART 2A

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This brochure provides information about the qualifications and business practices of Real Financial Planning, LLC and its president and general manager, Sally A Kennedy. 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. While the firm and its personnel may be registered with the State of Connecticut, it does not imply a certain level of skill or training on the part of the firm or its personnel.

If you have any questions about the contents of this brochure, please contact us at 203.909.1012 or sally.realfp@gmail.com. Additional information about Real Financial Planning is also available on the SEC website at www.adviserinfo.sec.gov.

Item 2 - Material Changes

<i>Date</i>	<i>Description of Change</i>
July 04, 2013	Address change to Guilford, CT
July 14, 2014	Clarified H & R Block affiliation
August 16, 2014	Certified Financial Planner certification
04/25/15	Removed H & R Block affiliation
07/06/2015	Address change
07/02/2016	Hourly rate change

Table of Contents

<u>ITEM 1 - COVER PAGE</u>	1
<u>ITEM 2 - MATERIAL CHANGES</u>	2
<u>ITEM 3 - TABLE OF CONTENTS</u>	3
<u>ITEM 4 - ADVISORY BUSINESS</u>	4
<u>ITEM 5 - FEES AND COMPENSATION</u>	4
<u>ITEM 6 - PERFORMANCE BASED FEES</u>	5
<u>ITEM 7 - TYPES OF CLIENTS</u>	5
<u>ITEM 8 - METHODS OF ANALYSIS, INVESTMENT STRATEGIES, AND RISK OF LOSS</u>	5
METHODS OF ANALYSIS	5
INVESTMENT STRATEGIES	5
RISK OF LOSS	5
<u>ITEM 9 - DISCIPLINARY INFORMATION</u>	6
<u>ITEM 10 - OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS</u>	6
<u>ITEM 11 - CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING</u>	6
<u>ITEM 12 - BROKERAGE PRACTICES</u>	7
<u>ITEM 13 - REVIEW OF ACCOUNTS</u>	7
<u>ITEM 14 - CLIENT REFERRALS AND OTHER COMPENSATION</u>	7
<u>ITEM 15 - CUSTODY</u>	7
<u>ITEM 16 - INVESTMENT DISCRETION</u>	7
<u>ITEM 17 - VOTING CLIENT SECURITIES</u>	7
<u>ITEM 18 - FINANCIAL INFORMATION</u>	7
<u>ITEM 19 - REQUIREMENTS FOR STATE-REGISTERED ADVISORS</u>	7

Item 4 - Advisory Business

Real Financial Planning, LLC was established to provide fee-only, as-needed, financial planning services to individuals and small businesses.

The primary function of Real Financial Planning, LLC is to provide financial planning services to individuals in the areas of cash flow management, debt management, tax planning, education funding, retirement planning, estate planning, asset allocation and investment selection, and risk management.

In a typical planning engagement, we will first conduct an interview to determine the specific needs and objectives of the client. And, we will establish the scope of the services to be provided. We will then gather the information necessary to perform an analysis, based on the client's current financial situation, specified goals, and risk tolerance levels. The results of this analysis will be provided in the form of a written report, detailing potential scenarios and recommendations, based on the given objectives. The scenarios will also include the assumptions that were used regarding independent variables, such as investment returns, rates of inflation, etc. Upon completion of the presentation of the report, the client may elect to re-engage Real Financial Planning, LLC for additional or follow-on planning, based on mutual agreement. Periodic financial check-ups are usually recommended, and it is the client's responsibility to initiate these reviews.

Real Financial Planning, LLC holds itself to a fiduciary standard, meaning that this firm and its associates will act in the utmost good faith and perform in a manner believed to be in the best interest of our clients. Since we do not accept any referral fees or compensation contingent upon the purchase or sale of a financial product, we are able to provide objective advice in the best interest of the client.

Recommendations to the clients are the sole responsibility of Sally Kennedy, President and General Manager, as well as the owner and sole employee, of Real Financial Planning, LLC.

Sally Kennedy is a CERTIFIED FINANCIAL PLANNER™ and holds a Certificate in Financial Planning from Boston University. She is also an IRS Enrolled Agent and was a Master Tax Advisor with H&R Block for six years. Before that she was a successful software engineer for 18 years. She received a Bachelor of Science degree in Industrial and Systems Engineering (a major which applies engineering methods to running a business) from Ohio State University. She also holds a Master of Arts in German Literature from Middlebury College.

Item 5 - Fees and Compensation

Fees for financial planning services are based on hourly charges at a standard billing rate of \$200/hour. The estimated total costs to complete an engagement are provided to the client in writing as part of the Client Service Agreement, and this estimate will not be exceeded without written authorization from the client. Certain types of engagements may be performed for a flat fixed fee, subject to mutually agreed-upon assumptions, which also are communicated in writing to the client. Real Financial Planning, LLC does not sell any products or collect any commissions for referrals. We do not charge any performance-related or asset management fees. The revenues from clients are derived entirely from charges for the time spent on the client's behalf. Standard terms and conditions require an initial payment of approximately one third of the estimated total costs at the time the Client Service Agreement is signed; one third as a progress payment during the engagement at an agreed upon date; and one third at the conclusion of the work. Discounted fees are negotiated at the discretion of Real Financial Planning, LLC.

Either party may terminate an engagement upon written notice within 5 business days of signing the Client Service Agreement, at which time no fees would be due and any deposit paid by the client will be returned. Should the client terminate the engagement after this date, the client is responsible and will be invoiced for any time and expenses incurred toward the objectives of the engagement, net of any deposit or other payments already received from the client.

Item 6 - Performance Based Fees

As previously notes, Real Financial Planning, LLC does not charge or accept performance-based fees. All compensation is based upon hourly or agreed upon fixed fee charges for services provided.

Item 7 - Types of clients

Real Financial Planning, LLC was established to serve the financial needs of individuals and small businesses. Our clients include individuals currently in or planning for retirement, parents looking for advice on saving for their kids' college, and young people trying to establish a sound investment portfolio, repay student loan debt or save for a home purchase. We also assist those seeking help with debt management and budgeting issues or experiencing sudden changes in their financial circumstances, such as death of a spouse, divorce, or receipt of an inheritance. Real Financial Planning does not require the client to posses a minimum amount of assets for us to prepare a plan for them.

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

Methods of Analysis

The first step in generating a financial plan is to assess the client's current financial situation. We will then incorporate into the plan the client's current and future needs and goals, current and anticipated income and expenses, time horizons and tolerance for risk. Commercial financial planning software packages are employed to assist in performing the analysis and included within the report are all of the assumptions used regarding rates of return, inflation, etc.

Investment Strategies

Real Financial Planning, LLC believes that asset allocation is a key component of investment portfolio design, and that there should be an appropriate allocation of assets across diverse investment categories (stocks vs. bonds, domestic vs. foreign, large vs. small cap, growth vs. value, high quality vs. high yield, and, also, alternative asset classes - such as REIT's and MLP's). We believe that the best means to achieve long-term success is to establish a well-thought-out and diversified portfolio, followed by periodic re-balancing. We are also sensitive to the effect that taxes and fund and manager fees can have on total returns and consider those important factors over which the advisor and the client can maintain some level of control.

The main sources of information used for investment strategies include reputable and established financial newspapers, financial advisor magazines, Morningstar and official U.S. agency websites.

Risk of Loss

We feel it is essential that the client understand the underlying potential risks and fees for any part of a plan involving portfolio review or investment advice. It is important for the client to understand that all investments involve some form of risk and loss potential, and that the client's overall financial objectives, risk tolerance, and the time-frame are critical components in developing an appropriate investment strategy. We feel that the role of the advisor is to help the client understand the risk/returns tradeoffs of various asset allocation strategies and specific investment selections to see how these align with the client's overall financial objectives.

One strategy we use to assist the client in addressing risk is the "Three Bucket" approach: In Bucket One are assets which may be needed in the next few years and consist of short-term investments such as short-duration bond funds, cd's, money market funds or Treasury bills. Bucket Two is structured for income in the near future,

five to ten years, and consists of a mix of conservative, but diverse, stock and bond funds. Bucket Three contains a diverse but more aggressive mix, with a 10-year or longer investing horizon.

Item 9 - Disciplinary Information

Neither Real Financial Planning nor its sole employee, Sally Kennedy, has been involved in any:

- A. Criminal or civil action in a domestic, foreign, or military court of competent jurisdiction
- B. Administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory
- C. Self-regulatory organization proceedings (SRO)

There have been no disciplinary, legal, or regulatory actions brought or taken against Real Financial Planning, LLC or against Sally Kennedy in her professional career prior to establishing Real Financial Planning, LLC.

Item 10 - Other Financial Industry Activities and Affiliations

Neither Real Financial Planning, LLC nor any of its associated persons are affiliated with or maintain a material relationship or arrangement with any other financial industry entity. The firm's policies require it and its personnel to conduct business activities in a manner that avoid actual or potential conflicts of interest between the firm, employees and clients, or that may otherwise be contrary to law. The firm will provide disclosure to its clients prior to and throughout the term of an engagement of any conflicts of interest which will or may reasonably compromise its impartiality or independence.

Sally Kennedy, is a member of the Connecticut Chapter of the Financial Planning Association (FPA) and the National Association of Personal Financial Advisors (NAPFA).

Item 11 - Code of Ethics, Participation or Interest in client Transactions and Personal Trading

The principal of the firm, Sally Kennedy, operates under a strict Code of Ethics in accordance with the requirements and expectations of the Certified Financial Planner Board of Standards, Inc., and a copy of this Code of Ethics will be provided to clients or prospective clients upon request. At times the advisor and other parties related to the advisor may hold positions in securities that are also be recommended to clients.

Item 12 - Brokerage Practices

Real Financial Planning, LLC is not associated with any broker/dealer firm. All compensation paid to Real Financial Planning, LLC is paid directly by the client.

Item 13 - Review of Accounts

Real Financial Planning, LLC provides personal financial planning services to individuals and small businesses. These services can include comprehensive financial plans or simply as-needed cash flow or specific planning problem solving. Fees are based on an hourly rate, with an estimated range or flat fee/project. The engagement terminates upon delivery of the plan. On-going monitoring and periodic check-up reviews are recommended and it is the client's responsibility to initiate these reviews. Recommendations, advice, and client contact are provided by Sally Kennedy, President/GM.

Portfolio analysis and fund reports will be provided when Real Financial Planning, LLC is engaged to provide asset allocation or investment advice. We do not provide on-going performance reporting. Clients will receive account statements directly from the mutual fund and/or brokerage companies in which they hold investments. Real Financial Planning, LLC does not manage assets or take custody of client's investments. We will only specifically monitor the performance of a client's portfolio if engaged to do so.

Item 14 - Client Referrals and Other Compensation

Real Financial Planning, LLC does not pay referral fees for leads or client referrals, or accept fees for referrals to other professionals or organizations.

Item 15 - Custody

Item 16 - Investment Discretion

Item 17 - Voting Client Securities

As a "fee-only" planner, Real Financial Planning, LLC does not take possession of clients' assets or manage these assets for clients, and thus would also not have the authority to vote client securities.

Item 18 - Financial Information

Real Financial Planning, LLC does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients. Due to the nature of the firm's services, an audited balance sheet is not required nor included in this disclosure.

Item 19 - Requirements for State-Registered Advisors

The requirements for state-registered advisors should all have been addressed in the above.