

CALLAHAN FINANCIAL PLANNING DISCLOSURE [FORM FPE]

To be signed and for use in all Financial Planning Engagements

This disclosure provides you with information about Callahan Financial Planning. This information has not been reviewed, approved or verified by CFP Board or by any governmental or self-regulatory authority. CFP Board does not warrant the specific qualifications of individuals certified to use its marks, nor does it warrant the correctness of advice or opinions provided.

Part I. **General Information:** [Code Reference - Rule 401]

- A. Callahan Financial Planning
- B. 600 Worcester Road, Suite LL1, Framingham, MA 01702
- C. Telephone Number: (508) 733-4686
- D. E-Mail: FILL IN

Part II. **Material Information Relevant to Professional Relationship:**
[Written disclosures provided prior to engagement - Code Reference - Rule 402]

A. Basic philosophy working with our respected clients:

Our approach to personal financial planning is to obtain from you significant financial and other information including your attitudes, goals and objectives; to analyze the information obtained in order to develop alternatives for your consideration; to educate you about the implications of selecting a particular alternative; to implement the alternative selected by you; and to periodically update the plan adopted. It is our goal to become your chief financial adviser and to coordinate the efforts of your other advisers in your best interests. We want to empower you; for you to be educated about your own financial affairs and to take an active role in managing them.

B. Our philosophy, theory and principles of financial planning to be utilized:

Our philosophy of financial planning is to gather adequate reliable information about our client's personal financial situation; to determine the client's goals and objectives, time horizon, and risk tolerance; to analyze all of the foregoing information in an objective manner and to develop recommendations for our clients based upon this thorough analysis in the interest of rendering disinterested advice. In a personal financial planning engagement, we endeavor to consistently act in the interest of our client and to place his or her interest ahead of our own. Moreover, we believe that a client should be both informed and proactively involved in his or her personal financial affairs. Accordingly, we believe in

holding frequent meetings with our clients to educate them about the financial planning process and their own financial situation.

C. Summarized below is the principal who will provide financial planning services:

1. Educational Background:

Luke Callahan:

- Bachelor of Science in Business Administration from Framingham State College in Framingham, MA 2003.*
- Boston University Program for Financial Planning, 2007.*

2. Professional Background:

Luke Callahan:

- Employed with Black and Buono, P.C., a real estate law firm in Framingham, MA assisting in property closings and bankruptcy proceedings.*
- Assist owner Paul A. Conte, Esq., LLM, of 1031 Solutions, Inc., during tenant in common, tax favored exchanges.*
- Passed the Uniform Securities Agent State Law Examination, Series 63 and the Uniform Investment Adviser Law Examination, Series 65.*

E. Description of the financial planning services by Callahan Financial Planning:

This engagement consists of analysis of current financial goals, current financial condition and discussion of personal objectives of the financial planning process.

E. Conflict(s) of interest and source(s) of compensation:

1. Conflict(s) of interest:

At this time, I believe there to be no conflicts of interest.

2. Source(s) of compensation:

Fees from client to Callahan Financial Planning are based on hourly rate with no commissions from third party product providers.

