PLANNED FINANCIAL services

Your life. Your money. Your way.SM

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Cleveland, Ohio 44141
Telephone (440) 740-0130
Fax (440) 740-0339
www.plannedfinancial.com

FORM ADV PART 2b
BROCHURE SUPPLEMENT

This brochure provides information about Planned Financial Services that supplements the Planned Financial Services firm brochure. You should have received a copy of that brochure. If you have any questions about the contents of this brochure or did not receive a copy of the firm brochure, please contact us at (440) 740-0130.

Additional information about Planned Financial Services is also available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Planned Financial Services is 112879.

Educational Background and Business Experience

Frank Fantozzi

Education

University of Illinois; Masters of Science in Taxation
09/01/1986 - 06/01/1987

Case Western Reserve; BS Accounting/Minor in Finance
09/01/1981 - 06/01/1986

Business Experience

LPL Financial LLC; Registered Representative
06/2004 - Present

Planned Financial Services, LLC.; President and Founder/Investment Advisor Rep.
07/2004 – Present

Professional Designations

Certified Divorce Financial Analyst – CDFA, Certified Financial Planner Board 01/2008

Designation: Certified Divorce Financial Analyst (CDFA). Issuing Organization: The Institute for Divorce Financial Analysts. Prerequisites/Experience Required: 2 years of experience in the financial services field. Educational Requirements: Self-study course. Continuing Education: 20 hours every 2 years.

Accredited Investment Fiduciary – AIF, Center for Fiduciary Excellence 01/2007

Designation: Accredited Investment Fiduciary (AIF). Issuing Organization: Center for Fiduciary Studies. Prerequisites/Experience Required: None. Educational Requirements: Candidate must complete one of the following: Web-based program or Capstone program. Continuing Education: 6 hours per year.

Personal Financial Specialist – PFS, National Association of Financial Advisors 01/1995

Designation: Personal Financial Specialist (PFS). Issuing Organization: The American Institute of Certified Public Accountants (AICPA). Prerequisites/Experience Required: Candidate must meet all of the following requirements. Be a member of the AICPA. Hold an unrevoked CPA certificate issued by a state authority. Earn at least 100 points under the PFS point system. For example, 30 points are awarded for each year of 1,200 hours of experience; up to 40 points are awarded for passing various exams. One point is awarded for three CPE credits, etc. Substantiate business experience in personal financial planning-related services. Educational Requirements: CPA plus personal financial planning specific education (See the PFS Credential Handbook). Continuing Education: A combined total of 60 PFS points in personal financial planning business experience and qualified life-long learning activities every 3 years The PFS point system is described in the PFS Credential Handbook.

Jeremy Bok

Education

Baldwin Wallace College; BA-Business/Accounting
09/01/1994 - 06/05/1998

Business Experience

LPL Financial LLC; Registered Representative
06/2004 - Present

Planned Financial Services, LLC.; Wealth Advisor
10/2004 – Present

Professional Designations

Personal Financial Specialist – PFS, AICPA 9/2004

Designation: Personal Financial Specialist (PFS). Issuing Organization: The American Institute of Certified Public Accountants (AICPA). Prerequisites/Experience Required: Candidate must meet all of the following requirements. Be a member of the AICPA. Hold an unrevoked CPA certificate issued by a state authority. Earn at least 100 points under the PFS point system. For example, 30 points are awarded for each year of 1,200 hours of experience; up to 40 points are awarded for passing various exams. One point is awarded for three CPE credits, etc. Substantiate business experience in personal financial planning-related services. Educational Requirements: CPA plus personal financial planning specific education (See the PFS Credential Handbook). Continuing Education: A combined total of 60 PFS points in personal financial planning business experience and qualified life-long learning activities every 3 years The PFS point system is described in the PFS Credential Handbook.

Walter Moore

Education

Baldwin Wallace College; BS-Business Finance
09/01/1986 - 05/24/1990

Business Experience

LPL Financial LLC; Registered Representative
05/2007 - Present

Planned Financial Services, LLC.; Wealth Advisor
01/2007 – Present

LPL Financial LLC; Registered Representative
09/1999 - 02/2007

Ownership Advisors, Inc.; Wealth Advisor/VP
04/1999 - 12/2006

Professional Designations

Certified Financial Planner – CFP, CFP Board of Standards 10/1999

Designation: Certified Financial Planner (CFP). Issuing Organization: Certified Financial Planner Board of Standards, Inc (CFPBS). Prerequisites/Experience Required: Must have a bachelor’s degree (or higher) from an accredited college or university, and three years of full-time personal financial planning experience. Educational Requirements: Must complete a CFP-board registered program or hold another designation authorized by the CFPBS. Continuing Education: 30 hours every two years.

Disciplinary Information

We have no legal or disciplinary events required to be disclosed in response to this item. There may be items that are contained on brokercheck.finra.org or www.adviserinfo.sec.gov that you may wish to review and consider in your evaluation of our backgrounds.

Other Business Activities

Frank Fantozzi:

I am also a registered representative with LPL Financial, a registered broker/dealer and member of FINRA. In such capacity, I may sell securities through LPL Financial and receive normal and customary commissions as a result of such purchases and sales. The client is under no obligation to purchase or sell securities through me on a commissionable basis. In addition, I may receive other compensation such as mutual fund or money market 12b-1 fees and variable annuity trails. The potential for receipt of commissions and other compensation gives me an incentive to recommend investment products based on the compensation received, rather than on the client's needs. To address this, disclosure is made to the client at the time a brokerage account is opened through LPL Financial, identifying the nature of the transaction or relationship, the role to be played by LPL Financial and me, and any compensation (e.g., commissions, 12b-1 fees) to be paid by the client and/or received by the registered representative.

I am also an insurance agent. In such capacity, I may offer fixed and variable life insurance products and receive normal and customary commissions as a result of any purchases made by clients. The client is under no obligation to purchase fixed or variable life insurance through me on a commissionable basis. In addition, I may receive other compensation such as fixed or variable life trails. The potential for receipt of commissions and other compensation gives me an incentive to recommend insurance products based on the compensation received, rather than on the client's needs. To address this, disclosure is made to the client at the time purchase is made, identifying the nature of the transaction or relationship, the role to be played by me, and any compensation(e.g., commissions, trails) to be paid by the client and/or received by the insurance agent.

Jeremy Bok:

I am also a registered representative with LPL Financial, a registered broker/dealer and member of FINRA. In such capacity, I may sell securities through LPL Financial and receive normal and customary commissions as a result of such purchases and sales. The client is under no obligation to purchase or sell securities through me on a commissionable basis. In addition, I may receive other compensation such as mutual fund or money market 12b-1 fees and variable annuity trails. The potential for receipt of commissions and other compensation gives me an incentive to recommend investment products based on the compensation received, rather than on the client's needs. To address this, disclosure is made to the client at the time a brokerage account is opened through LPL Financial, identifying the nature of the transaction or relationship, the role to be played by LPL Financial and me, and any compensation (e.g., commissions, 12b-1 fees) to be paid by the client and/or received by the registered representative.

Walter Moore:

I am also a registered representative with LPL Financial, a registered broker/dealer and member of FINRA. In such capacity, I may sell securities through LPL Financial and receive normal and customary commissions as a result of such purchases and sales. The client is under no obligation to purchase or sell securities through me on a commissionable basis. In addition, I may receive other compensation such as mutual fund or money market 12b-1 fees and variable annuity trails. The potential for receipt of commissions and other compensation gives me an incentive to recommend investment products based on the compensation received, rather than on the client's needs. To address this, disclosure is made to the client at the time a brokerage account is opened through LPL Financial, identifying the nature of the transaction or relationship, the role to be played by LPL Financial and me, and any compensation (e.g., commissions, 12b-1 fees) to be paid by the client and/or received by the registered representative.

Additional Compensation

Please ask us directly about whether we receive any of the forms of additional compensation outlined below.

We may receive non-cash compensation from product sponsors. Such compensation may not be tied to the sales of any products. Compensation may include such items as gifts valued at less than $100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or marketing or advertising initiatives. Product sponsors may also pay for education or training events that we attend.

In some cases, we may also serve as registered representative of record on the underlying assets managed by third party investment advisors and receive normal and customary compensation (e.g., commissions, 12b-1 fees, trails) from the sale of investment products. We disclose to the client at the time of solicitation the arrangement and the compensation to be received.

Supervision

Planned Financial Services is regulated by the state of Ohio and its policies.

Jeremy Bok and Walter Moore are supervised by Frank Fantozzi, President and Owner of Planned Financial Services. He reviews Jeremy and Walter's work through frequent office interactions as well as remote interactions. He also reviews Jeremy and Walter's activities through our client relationship management system.

Frank Fantozzi's contact information:
(440) 740-0130

Requirements for State-Registered Advisers

Frank Fantozzi, Jeremy Bok, and Walter Moore have ***not*** been involved in any of the events listed below.

An award or otherwise being found liable in an arbitration claim alleging damages in excess of
$2,500, involving any of the following:

(a) an investment or an investment-related business or activity;
(b) fraud, false statement(s), or omissions;
(c) theft, embezzlement, or other wrongful taking of property;
(d) bribery, forgery, counterfeiting, or extortion; or
(e) dishonest, unfair, or unethical practices.

An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

(a) an investment or an investment-related business or activity;
(b) fraud, false statement(s), or omissions;
(c) theft, embezzlement, or other wrongful taking of property;
(d) bribery, forgery, counterfeiting, or extortion; or
(e) dishonest, unfair, or unethical practices.

Frank Fantozzi, Jeremy Bok, and Walter Moore have ***not*** been the subject of a bankruptcy petition.