

# Sentry Financial Planning, LLC

## Form ADV Part 2A April 3, 2020

### **Sentry Financial Planning, LLC**

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Web | [www.sentryfinancialplanning.com](http://www.sentryfinancialplanning.com)

This brochure provides you (“the client”) information about Sentry Financial Planning, LLC (“the investment adviser”, “the advisor”, “the firm”) and its business of providing fee-only, fiduciary financial advice. The information has not been approved or verified by any government authority. Sentry Financial Planning, LLC is registered with the State of Massachusetts Securities Division as a Registered Investment Adviser firm and, as such, this brochure contains information from Form ADV Part 2, as required by the State of Massachusetts Securities Division. Registration does not imply a certain level of skill or training. This brochure is part of the agreement between you, the client, and Sentry Financial Planning, LLC. Additional information about the firm (and other advisory firms) is available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). A search of this site for the firm can be accomplished by its unique identifier known as an IARD number. The IARD number for Sentry Financial Planning, LLC is 146687. Sentry Financial Planning, LLC’s IRS Employer Identification Number is 26-1893717.

Our offices are located at 40 Chandler Road, Andover, MA 01810, 2 Elm Square, Suite 320, Andover, MA 01810 and 150A Andover Street, Suite 1, Danvers, MA 01923. Our phone number is 978-475-2533. Our office hours are by appointment, Monday through Friday, except for official holidays. This brochure was last updated on April 3, 2020 and is applicable for use through December 31, 2020.

## Item 2 – Material Changes

**Annual Update:** The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

**Material Changes since the Last Update:** The purpose of this page is to inform you of any material changes since the previous version of this brochure.

There are no material changes since the last update.

**Full Brochure Available:** To receive a complete copy of the current Firm Brochure, please contact us by phone at 978-475-2533 or by email at [hspoto@sentryfinancialplanning.com](mailto:hspoto@sentryfinancialplanning.com)

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## Item 4 – Advisory Business

**Firm Description:** Sentry Financial Planning, LLC was founded in 2008 by John S. Spoto and is a fee-only firm offering financial planning and investment management services. We work with clients on a **fee-only, fiduciary** basis. This means we work for our clients, not the financial institutions and are paid directly by the client. We do not accept any commissions or referral fees. We work with clients on a **retainer, fixed fee** or **hourly** basis.

**Principal Owners:** The principal owners of the firm are John S. Spoto and Helene M. Spoto.

**Advisory Services:** Sentry Financial Planning, LLC provides financial advisory services to individuals and trusts. These services may be general in nature or focused on an area of interest or need, depending upon the client's unique circumstances. Advice is rendered in the areas of income and expense planning, asset allocation and investment selection, risk management, retirement planning, estate planning and college funding. The advisor employs fundamental, long-term financial planning and investment strategies.

Neither Sentry Financial Planning, LLC nor any related person has authority to determine, without obtaining specific client consent, the securities to be bought or sold, the amount of securities to be bought or sold, the broker or dealer to be used or the commission rates paid. Sentry Financial Planning, LLC is not associated with any broker-dealer firm. The advisor may recommend the services of Vanguard, Scottrade, Schwab, Fidelity, etc. Broker or custodian recommendations are based on individual client needs, reliability, customer service and total costs. Clients may impose restrictions on investing in certain securities and types of securities by indicating these restrictions in their investment objectives.

As of December 31, 2019, Sentry Financial Planning, LLC manages approximately \$30,689,350 in non-discretionary assets. The amount of discretionary assets managed is \$0.

### **Details of Specific Services**

**Financial Planning:** The advisor conducts an initial interview and gathers data to assist the client in determining specific needs, objectives, goals and tolerance for risk. Then, the advisor prepares an analysis of the client's current financial situation and possible future scenarios, when appropriate. Next, the advisor presents the analysis, and a written summary of significant observations, assumptions and recommendations in each area the advisor was engaged to provide advice. The engagement is concluded upon completion of this presentation. The client may re-engage Sentry Financial Planning, LLC as needed. Periodic financial reviews are recommended, and it is the client's responsibility to initiate these reviews. The client is under no obligation to implement all or part of the advice given in the financial plan.

**Portfolio Management:** The client may choose to engage Sentry Financial Planning, LLC to assist with the implementation of the financial plan and manage the portfolio. SFP will also provide ongoing assistance and will be available for as-needed phone consultations and in-person meetings on financial topics covered by the Agreement which may include advice on investment planning, income and expense planning, risk management, retirement planning, estate planning and specific topics such as education and major purchase funding.

**Publication of Newsletters/Periodicals:** John Spoto publishes a newsletter and contributes freelance writing on business and financial topics for newspapers, magazines, websites and other publications of general circulation to provide consumer-friendly information to support public financial literacy. Sentry offers this information free of charge. Sentry receives no payment for this information.

**Educational Seminars/Workshops:** Sentry Financial Planning, LLC also conducts group educational seminars and workshops on financial planning topics such as, "Building up or Spending Down a Retirement Portfolio", "Blueprint for a Comfortable Retirement", "Organize, Simplify and Take Control of Your Finances", "Retirement Q & A" and other programs (to be determined). These seminars and workshops are offered free of charge. Sentry receives no payment for seminars/workshops.

## Item 5 – Fees and Compensation

### **Financial Plan**

Sentry Financial Planning, LLC receives approximately 50% of its fees from financial planning advisory services (which may include advice on areas such as income and expense planning, risk management, retirement planning, estate planning and college funding).

Sentry will develop a financial plan consisting of analysis and recommendations based on the specific areas of: Cash Flow and Net Worth Analysis, Insurance Review (Life insurance needs and property & casualty coverage), Estate Planning Review, Retirement Capital Needs Analysis, Investment Analysis and Recommendations and Other\*

The fee for the Financial Planning is \$2,500.00, of which \$500 is due upon the signing of the Agreement and the balance upon plan presentation.

\*Fees for Other will be based upon the scope and complexity of the services requested.

Sentry Financial Planning, LLC requires a deposit for initial engagements in the amount of the lesser of \$500 or half of the lower end of the estimated fee range. The balance of fees due is payable immediately upon presentation of the advice to the client. For each engagement, proposed services, and the fees are detailed in the written Client Service Agreement.

**Termination of Client Service Agreement:** Either party may terminate an engagement upon written notice within five (5) days of signing the Client Agreement, at which time no fees are due. If the Client terminates the engagement after this date, the client is responsible for any fees already incurred.

**Non-Assignment:** Neither party hereto may assign any of its rights or obligations hereunder to any other person, without the prior written consent of the other party hereto.

## **Retainer Services**

Sentry Financial Planning, LLC receives approximately 50% of its fees from fixed fee and retainer-based investment advisory services (which may include advice on asset allocation and investment selection).

Fees for Retainer Services are calculated according to the following fee schedule for each indicated tier of assets. The total fee is the sum of the fees for each tier.

<b><u>Invested Assets</u></b>	<b><u>Annual Fee %</u></b>
First \$1,000,000	.75%
Next \$1,000,000	.50%
Subsequent Amounts	.25%

- The minimum fee for investment management is \$4,000 per year or \$1,000 per quarter.
- The quarterly fees will be determined as follows:
  - **For new clients:** The most recent month-end account statements will be requested for those accounts for which Sentry Financial Planning will provide ongoing investment advice. The sliding percentage fee schedule will be applied to that amount. The initial invoice will be prorated for the remaining days in the current quarter. Subsequent invoices will be calculated for the full quarter. The only change to the billing amount will occur if the Client adds new assets for which Sentry Financial Planning will provide ongoing investment advice.
  - **For existing clients:** At the beginning of a new calendar year the asset base for which we will bill is the total assets as of December 31st of the previous year. This asset base will be used for billing purposes throughout the calendar year. The only change to the billing amount will occur if the Client adds new assets for which Sentry Financial Planning will provide ongoing investment advice.
  - **For all clients:** Client is responsible for providing Advisor all account statements on a timely basis, so Advisor can prepare invoices. The only change to the billing amount will occur if the Client adds new assets for which Advisor will be responsible.

As stated, advisor does not provide any specific tax, legal, or any property and casualty insurance advice, but with client's consent, advisor may work with client's other advisors (i.e. accountants, attorneys, insurance agents, etc.) to assist with the coordination and implementation of the agreed upon strategies. Client shall be aware that their other advisors will bill them separately for their services, and these fees will be in addition to those of Sentry Financial Planning. Specific product recommendations made by an advisor or its related persons will usually be for "no-load" (i.e. no commission) products if available. However, in some cases there may not be a suitable selection of no-load products available for recommendation, including but not limited to insurance products.

**Termination of Retainer Services Agreement:** Either party may terminate the Agreement at any time with written notice to the other. If this Agreement is terminated, all fees due by the Client at the time of termination will be due and payable by the Client immediately. The Advisor will promptly refund any unearned, prepaid fees to the Client based upon the specific date of the written notification of termination.

Fees for financial planning and investment advice services are charged on a fixed fee or retainer basis. Hourly rates range from \$95 to \$210 per hour depending upon the level and scope of the services required and the staff member providing the services. The noted fees are a guideline. Under certain circumstances, actual fee estimates may differ due to negotiated rates structured by the Garrett Planning Network for specific Client Agreements. Retainer and fixed fees are based upon the same factors and the anticipated number of hours needed to satisfy the engagement requirements. Fees are negotiable at the advisor's discretion. Fixed and retainer fees will be adjusted only if the scope of the engagement changes with prior written consent of the client. Projects spanning more than three months will be billed quarterly. Fees are not collected for services to be provided more than six months in advance. Sentry Financial Planning, LLC does not take custody of client funds or securities, nor does it accept or retain proxy-voting authority over any client account.

Fees paid to Sentry Financial Planning, LLC for financial advice services are separate from the fees and expenses charged by mutual fund and exchange traded fund companies and their portfolio managers. A complete explanation of these fees and expenses is provided in each mutual fund and exchange traded fund prospectus. The client is encouraged to read each prospectus before investing. The client may also incur transaction costs or administration fees from broker-dealers, trust companies or other service providers. The client is encouraged to obtain a complete schedule of fees from each service provider prior to entering any engagement. Sentry Financial Planning, LLC does not receive any portion of these other fees. The only compensation received by Sentry Financial Planning, LLC is the fees paid directly by the client.

**Non-Assignment:** Neither party hereto may assign any of its rights or obligations hereunder to any other person, without the prior written consent of the other party hereto.

## **Publication of Newsletters/Periodicals**

Sentry receives no financial compensation of any kind.

## **Educational Seminars/Workshops**

Sentry Financial Planning, LLC also conducts group educational seminars and workshops on financial planning topics such as, "Building up or Spending Down a Retirement Portfolio", "Blueprint for a Comfortable Retirement", "Organize, Simplify and Take Control of Your Finances", "Retirement Q & A" and other programs (to be determined). Sentry Financial Planning, LLC offers these presentations free of charge and receives no financial compensation.

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

Sentry Financial Planning, LLC does not accept Performance-Based Fees, nor does it participate in Side-By-Side Management. Performance-Based compensation may create conflicts of interest as an advisor may recommend investments that may expose clients to a high level of risk.

## Item 7 – Types of Clients

**Description:** Sentry Financial Planning, LLC provides investment advice to individuals and trusts. For our hourly financial planning and consulting engagements.

**Account Minimums:** We do not require minimums as to income, assets, net worth, length of engagement, revenues generated or other conditions for engaging our services.

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

**Methods of Analysis:** If the advisor is engaged to provide investment advice, the client's current financial situation, needs, objectives, goals and tolerance for risk are first evaluated. Asset allocation and investment policy decisions are made, in the advisor's best judgment, to help the client achieve their overall financial objectives while minimizing risk exposure. Asset allocation is a key component of investment portfolio design. The advisor believes that the appropriate allocation of assets across diverse investment categories (i.e. stock vs. bond, foreign vs. domestic, large cap. vs. small cap., high quality vs. high yield, etc.) is the primary determinant of portfolio returns and is critical to the long-term success of a client's financial objectives. The advisor employs fundamental, long-term, buy-and-hold philosophies in investment selection and implementation strategies. Recommendations provided are based on publicly available reports, analyses, research materials, computerized asset allocation models and various subscription services. Additional sources of information such as financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission and company press releases are also used.

**Investment Strategies:** The investment strategies used to implement investment advice given to clients include long-term purchases (securities held at least a year), short-term purchases (securities sold within a year) and, in limited circumstances, the advisor may provide advice to clients interested in trading securities. Sentry Financial Planning, LLC offers investment advice on equity securities (including exchange-listed securities, securities traded over-the-counter and foreign issuers), warrants, corporate debt securities (other than commercial paper), commercial paper, certificates of deposit, municipal securities, investment company securities (including variable life insurance, variable annuities and mutual fund and exchange traded fund shares), United States government securities, options contracts on securities and interests in partnerships investing in real estate. Investing in securities involves risk of loss that *clients* should be prepared to bear.

**Risk of Loss:** Sentry Financial Planning, LLC will use its best judgment and good faith effort in rendering its services to clients, however, it cannot warrant or guarantee any level of account performance or that any account will be profitable over time. The client assumes all market risk involved in the investment of account assets and understands that investment decisions are subject to various risks, which may include market, currency, operational or political risk, among others. Except as may otherwise be provided by law, the firm and its employees will not be liable to the client, heirs or assigns for any loss an account may suffer by reason of an investment decision made, or other action taken or omitted in good faith by the firm, with the degree of care, skill, prudence and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use; any loss arising from the firm's adherence to the client's (or their legal agent's) direction; or any act or failure to act by a custodian in maintaining an account.

## Item 9 – Disciplinary Information

**Legal and Disciplinary:** Sentry Financial Planning, LLC has never been the subject of any legal or disciplinary event pursuant to the Investment Advisors Act or state statutes.

## Item 10 – Other Financial Industry Activities and Affiliations

**Financial Industry Activities and Affiliations:** Sentry Financial Planning, LLC is a member of National Association of Personal Financial Advisors (NAPFA). Generally, participation requires membership fees to be paid, adherence to ethical guidelines, and meeting experience and education requirements. John Spoto is also a member of the Garrett Planning Network (Garrett), an organization that assists financial planners in fee-only financial planning practices and pays an annual membership fee.

Sentry Financial Planning, LLC is not registered, nor does it have an application pending as a securities broker-dealer. It is also not registered, nor does it have an application pending as a futures commission merchant, commodity pool operator or commodity-trading adviser. It does not have arrangements that are material to its advisory business or its clients with a related person who is a broker-dealer, investment company, other investment adviser, financial planning firm, commodity pool operator, commodity trading adviser or futures commission merchant, banking or thrift institution, accounting firm, law firm, insurance company or agency, pension consultant, real estate broker or dealer or entity that creates or packages limited partnerships. Neither Sentry Financial Planning, LLC nor any related person is a general partner in any partnership in which clients are solicited to invest.

## **Item 11 – Code of Ethics & Participation or Interest in Client Transactions**

**Code of Ethics:** Sentry Financial Planning, LLC has adopted a code of ethics that sets forth the basic policies of ethical conduct for all associated persons of the firm. This code of ethics governs employees' personal trading and is intended to ensure that their securities transactions are conducted in a manner that avoids any actual or potential conflicts of interest between such persons and clients of the firm, and/or contrary to law. A copy of the firm's code of ethics is available upon request by any client or potential client. Additionally, Sentry Financial Planning, LLC adheres to the Certified Financial Planner Board of Standards Code of Ethics, which may be found at [www.cfp.net/learn/ethics.asp](http://www.cfp.net/learn/ethics.asp).

**Participation or Interest in Client Transactions:** Neither Sentry Financial Planning, LLC nor any related person, as principal, buys securities from or sells securities it owns to any client. It also does not, as broker or agent, effect securities transactions for compensation for any client. Nor does it, as broker or agent for any person other than a client, effect transactions in which client securities are bought from or sold to a brokerage customer. It does not recommend to clients that they buy or sell securities or investment products in which the advisor or a related person has some financial interest. At times, employees and other related parties to the advisor may hold positions in securities that are also recommended to the client. However, at no time will the advisor or any related party receive preferential treatment over the client.

## **Item 12 – Brokerage Practices**

Sentry Financial Planning, LLC has no authority to determine, without obtaining specific client consent, the securities to be bought or sold, the amount of securities to be bought or sold, the broker or dealer to be used or the commission rates paid. Sentry Financial Planning, LLC is not associated with any broker-dealer firm. The advisor may recommend the services of Vanguard, Scottrade, Schwab, Fidelity, etc. Broker or custodian recommendations are based on individual client needs, reliability, customer service and total costs. Neither Sentry Financial Planning, LLC nor any related person has custody of client assets. Client assets will be maintained by unaffiliated, qualified custodians such as Vanguard, Scottrade, Schwab, Fidelity, etc. Sentry does not provide ongoing performance reporting. The client will receive account statements directly from the mutual funds, trust companies, custodians or brokerage companies where their investments are held. These statements are typically provided on a monthly or quarterly basis and as account transactions occur. Sentry does not aggregate (combine) the trades of its clients. Most of our trades are mutual funds where trade aggregation does not garner any client benefit.

## **Item 13 – Review of Accounts**

Sentry Financial Planning, LLC provides financial advice services on a fee-only, retainer, fixed fee or hourly basis, which may include advice on cash flow, debt management, asset allocation and investment selection, risk management, retirement planning, estate planning and college funding. Engagements terminate upon delivery of the advice to the client. No ongoing or automatic reviews are provided. However, client-initiated periodic reviews are recommended. Recommendations and advice are provided by, and primary client contact is, John Spoto, CFP® and principal of the firm.

The firm does not provide ongoing performance reporting. The client will receive account statements directly from the mutual funds, trust companies, custodians or brokerage companies where their investments are held. These statements are typically provided on a monthly or quarterly basis and as account transactions occur.

## Item 14 – Other Compensation

Neither Sentry Financial Planning, LLC nor any related person has any arrangements, oral or in writing, where it is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client relating to giving advice to clients. It also does not directly or indirectly compensate any person for client referrals. The only compensation the advisor receives is in the form of a retainer, fixed fee or hourly fees paid directly by the client.

## Item 15 – Custody

Neither Sentry Financial Planning, LLC nor any related person has custody of client assets. Client assets will be maintained by unaffiliated, qualified custodians such as Vanguard, TD Ameritrade, Schwab, Fidelity, etc.

## Item 16 – Investment Discretion

Sentry Financial Planning, LLC does not have Client discretionary trading authority. John Spoto has Limited Trading Authority (LTA), requiring Client consent of all trading activities.

## Item 17 – Voting Client Securities

Sentry Financial Planning, LLC does not take custody of client funds or securities, nor does it accept or retain proxy-voting authority over any client account. As a matter of firm policy and practice, Sentry does not accept authority to vote proxies on behalf of clients. Clients retain the responsibility for receiving and voting proxies for all securities maintained in their portfolios.

## Item 18 – Financial Information

**Financial Condition:** Sentry Financial Planning, LLC does not have any financial deficiency to prevent the firm from meeting its Client contractual commitments. Since Sentry does not have custody of client funds or securities nor requires prepayment of more than \$500 in fees per client and six or more months in advance, it is not required to provide a balance sheet (known as “Schedule G”) for its most recent fiscal year.

## Item 19 – Requirements for State-Registered Advisors

- A. Please refer to Form ADV Part 2B for information regarding the formal education and business background of John S. Spoto.
- B. The firm is not engaged in any business other than providing investment advice.
- C. Neither the firm nor any of its supervised persons are compensated for advisory services with performance-based fees.
- D. Neither the firm nor any of its management persons have been involved in disciplinary vents requiring disclosure in response to the disclosure requirements of Item 19 of Form ADV Part 2A.
- E. Neither the firm nor any of its management persons have a relationship with any issuer or securities.

## Additional Information

### Sentry Financial Planning, LLC's Privacy Policy

At **Sentry Financial Planning, LLC**, we respect the personal financial privacy of all our clients and customers both current and former. It is important to realize that we understand our clients have entrusted us with private personal financial information, and it is important to us that all employees, officers and clients of our Firm know our policy concerning what we do with that information.

We collect personal financial information about our clients from the following sources:

- Information our clients provide to us to complete their financial plan;
- Information our clients provide to us in agreements, account applications, and other documents completed about the opening and maintenance of their accounts;
- Information our clients provide to us orally; and
- Information we may receive from third parties, such as brokerage firms, about our clients' transactions with us or with others.

We limit access to information only to those who have business or professional reason for knowing, and only to non-affiliated parties, except in the following circumstances:

- When required to execute transactions for their account or otherwise to provide services they have requested; or
- When you have specifically authorized us to do so **in writing**; or
- When provided to independent contractors hired by our Firm to help us with the preparation of your financial plan; or
- When permitted or required by law.

Within our company, we restrict access to clients' personal financial information only to employees who need to know that information. To ensure security and confidentiality, we maintain physical, electronic, and procedural safeguards to protect the privacy of our clients.

In addition, all employees and officers understand that everything handled in this office is private and confidential and should only discuss what is necessary to complete the job. Nothing about our clients should be discussed outside our offices with family, friends or other clients. **Sentry Financial Planning, LLC** will never discuss a client's situation with someone else that may request information about an account unless we are specifically authorized in writing by the client to do so. This includes giving information to a husband on his wife's IRA account, to a son or daughter about their mom or dad's accounts, etc.

References to "employees" may also refer to "independent contractors" hired by our company to complete work for our clients.

In 2010, The Massachusetts Data Protection Law went into effect mandating that all organizations with access to personal information for Massachusetts residents comply with new information security guidelines. The main objectives of Regulation 201 CMR 17.00 are to ensure that security and confidentiality of customer information is consistent with industry standards. **Sentry Financial Planning, LLC** is in full compliance with computer system security requirements. All transmitted records and files containing personal information that will travel across public networks, and all data containing personal information to be transmitted wirelessly is encrypted. This is the transformation of data into a form in which meaning cannot be assigned without the use of a confidential process or key.

## Part 2B - Brochure Supplement (Advisory Personnel)

### John S. Spoto

Firm Principal  
CERTIFIED FINANCIAL PLANNER™  
Financial Planner  
Investment Advisor Representative

### Sentry Financial Planning, LLC

40 Chandler Road  
Andover, MA 01810  
978-475-2533

**Supplement Date:** January 1, 2020

**This brochure supplement provides information about John S. Spoto that supplements the Sentry Financial Planning, LLC brochure. You should have received a copy of that brochure. Please contact Helene M. Spoto, Operations Manager if you did not receive Sentry Financial Planning, LLC's brochure or if you have any questions about the contents of this supplement.**

### Education and Business Standards

Sentry Financial Planning, LLC employees who render investment advice to clients must have a bachelor's degree, relevant graduate school education, or financial planning and investment advisory experience. In addition, all such individuals shall have attained all required investment-related licenses and/or professional designations. All investment adviser representatives offering investment advice to clients on behalf of the firm must meet the examination and/or experience requirements of those jurisdictions in which they provide investment advisory services.

### Education Background:

CERTIFIED FINANCIAL PLANNER™  
M.B.A. Degree, Boston College, 1979  
B.A. Degree, Boston University, 1975

### Business Experience:

Principal - Sentry Financial Planning, LLC (2008-Present)  
President/CEO/Owner – Vanguard Systems Technology, Inc. (1992-2008)

### CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNERTM, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

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 many 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 62,000 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:

o 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;

o 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;

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

o 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 to maintain the right to continue to use the CFP® marks:

- i. 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
- ii. 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.

**Disciplinary Information:** Sentry Financial Planning, LLC has never been the subject of any legal or disciplinary event pursuant to the Investment Advisors Act or state statutes.

**Additional Compensation:** Sentry Financial Planning, LLC does not have any arrangements, oral or in writing, where it is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client relating to giving advice to clients. It also does not directly or indirectly compensate any person for client referrals. The only compensation the advisor receives is in the form of a retainer, fixed fee or hourly fees paid directly by the client.

**Supervision:** To ensure that Sentry Financial Planning, LLC effectively and consistently carries out our supervisory process and advisory activities, Helene M. Spoto, Operations Manager, maintains our policies and procedures manual as a guideline for our supervisory functions and is subject to the regular inspection by any regulatory bodies having jurisdiction over our investment advisory activities.

**Contact information**

Helene M. Spoto  
40 Chandler Road  
Andover, MA 01810  
978-475-2533

**Other Business Activities:** The firm is not engaged in any business other than providing investment advice.

**Requirements for State-Registered Advisors:** Neither the firm nor any of its management persons have been involved in disciplinary vents requiring disclosure in response to the disclosure requirements of Item 19 of Form ADV Part 2A.

This brochure provides you (“the client”) information about Sentry Financial Planning, LLC (“the investment adviser”, “the advisor”, “the firm”) and its business of providing fee-only, fiduciary financial advice. The information has not been approved or verified by any government authority. Sentry Financial Planning, LLC is registered with the State of Massachusetts Securities Division as a Registered Investment Adviser firm and, as such, this brochure contains information from Form ADV Part 2, as required by the State of Massachusetts Securities Division. This brochure is part of the agreement between you, the client, and Sentry Financial Planning, LLC. Additional information about the firm (and other advisory firms) is available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). A search of this site for the firm can be accomplished by its unique identifier known as an IARD number. The IARD number for Sentry Financial Planning, LLC is 146687. Sentry Financial Planning, LLC’s IRS Employer Identification Number is 26-1893717.