

Item 1 - Cover Page

Part 2A of Form ADV: Firm Brochure

Dated: March 31, 2023



PURPOSEFUL MONEY

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This Brochure, dated March 31, 2023, provides information about the qualifications and business practices of Baehr Family Financial LLC, DBA Purposeful Money. If you have any questions about the contents of this Brochure, please contact us at: 570-223-1550 and/or [erin@purposefulmoney.com](mailto:erin@purposefulmoney.com). 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.

Erin O'Brien is a Commonwealth of Pennsylvania registered investment advisor. Registration of an investment advisor does not imply any level of skill or training. The oral and written communications of an advisor provide you with information about which you determine to hire or retain an advisor.

Additional information about Erin O'Brien is available on the SEC's website at [www.Adviserinfo.sec.gov](http://www.Adviserinfo.sec.gov).

## **Item 2 - Material Changes**

On July 28, 2010, the United State Securities and Exchange Commission published "Amendments to Form ADV" which amends the disclosure document that all registered investment advisors provide to clients. This Brochure, dated March 31, 2023, provides you with a summary of our services and fees, professionals, certain business practices and policies, disclosures, and more. Each year this brochure will also be used to provide you with a summary of new and/or updated information.

This Item will summarize material changes that are made in this Brochure. We will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. We may further provide other ongoing disclosure information about material changes as necessary. We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting Erin O'Brien at 570-223-1550 or [erin@purposefulmoney.com](mailto:erin@purposefulmoney.com).

Additional information about Erin O'Brien is available via the SEC's web site [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The SEC's web site also provides information about any persons affiliated with Baehr Family Financial, LLC who are registered, or are required to be registered, as investment adviser representatives of Baehr Family Financial, LLC.

Material changes since the last ADV II update dated March 31, 2022.:

Updated assets under advisement amount.

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## Item 4 – Advisory Business

### Firm Description

Baehr Family Financial, LLC (BFF), DBA Purposeful Money was established in 2007.

We are a fee-only holistic financial planning firm specializing in providing personalized, confidential financial planning and investment management to individuals and families. We serve as the trusted guide for providing means to identify your personal financial objectives; find solutions to your financial problem areas; design and simplify your cash flow, perform tax planning as well as individual tax preparation, advising on financial risk and investment allocations, retirement planning, insurance, estate planning, and wealth transfer. All services are tailored to your unique objectives. We do not sell insurance or investment products, nor do we accept commission as a result of any product recommendations. We do not pay referral or finder's fees, nor do we accept such fees from other firms.

### Principal Owners

BFF is solely owned and operated by Erin A O'Brien, CFP®, EA.

### Types of Advisory Services

At Baehr Family Financial, LLC, we provide the following types of services:

**Purposeful Money Plan**: the Purposeful Money Plan provides broad based financial planning for a fixed annual fee. This means that we work alongside you throughout our engagement period to organize and optimize the various areas of your financial life. We begin by identifying what is important to you and your family, and coordinating tax, insurance, and estate planning, as well as walking through other financial decisions and choices as they arise, to make sure your finances are working for you, not against you. This is an ongoing relationship, to work with you to address additional financial issues in your life as they occur, at your request.

Our recommendations are unique to you and your current situation. We provide you with detailed investment advice and specific recommendations as part of this process. Implementation of the recommendations is always at your discretion.

During the **Initial Year** we develop your financial plan through a series of meetings designed to explore your goals, and educate and empower you to make good decisions about your financial life. We cover a variety of topics (examples listed below), according to importance to you, through a series of four to six scheduled meetings, plus any additional meetings as needed. Meetings may held be face to face or virtually via online meetings or telephone if more convenient. Assistance with implementation of recommendations is provided as needed, and always at your discretion.

- Budgeting and cash flow
- Tax planning
- Record-keeping
- Net worth assessment
- Retirement planning
- Portfolio analysis
- Goal setting
- Develop asset allocation strategies
- Estate planning review
- Investment Selection
- Small business planning
- Insurance analysis
- Education planning review
- Wealth transfer planning
- Bonus and stock option planning
- Analysis and selection of employee benefits

**In Subsequent Years** we may schedule three or four regular meetings (plus others as needed). Appointment topics will depend on what is appropriate for you, but typically include:

- Tax planning
- Updating goals
- Investment review/update
- Rebalancing of assets
- Employee benefit selection
- Bonus and stock option planning
- Financial planning services as requested or needed

**Financial Review:** A Financial Review consists of a limited analysis of financial planning questions selected in advance by the client. Reviews are narrower in scope than the Purposeful Money Plan and do not constitute comprehensive financial planning, nor do they include ongoing advice or implementation assistance. Rather, a financial review is appropriate for someone with questions in limited areas. With a financial review, we analyze the documents and information you provide, and then we review our findings and written recommendations at an interactive meeting. We provide email and telephone follow up on questions arising from these recommendations for 30 days after the review meeting. Our two types of financial reviews are the Financial Checkup, which is a high level overview of your financial situation with recommendations for improvement; and the Retirement Readiness Review, which is an assessment of your financial picture at retirement, and typically is appropriate for those planning to retire in the next few years.

**Other Services:**

All services below are also defined in scope and do not constitute ongoing advice, comprehensive financial planning (unless otherwise specified in the agreement), or implementation assistance unless otherwise agreed upon.

- a. **Custom Project:** A custom project is built based on the needs and wishes of the client. It is designed to cover specific issues or topics, and the fee, which is determined and agreed to in advance, varies according to complexity and scope of services. Topics typically focus on one or more of the following areas: asset/liability analysis, tax planning, business financial planning, cash flow management, investment review, or retirement planning.
- b. **Tax Preparation:** Tax preparation work in some cases may be included in the Purposeful Money Plan. It is also available as a stand-alone service.
- c. **Hourly Planning:** Hourly planning services consist of “working sessions,” in which clients and planner spend time working on financial issues during meetings that are billed by the hour, in fifteen minute increments. Additional work done by planner outside of the meeting is also billable. Hourly engagements work best for basic, non-complex financial situations, and are offered at our discretion.

#### 4. Investment Management Services:

Investment management services include investment selection recommendations and trading on a non-discretionary basis. Investments are recommended based on your risk profile and stage in life, and are discussed with you for your input and approval. For accounts that are held at TD Ameritrade or Shareholders Service Group where we have limited trading authority, we may execute trades necessary to implement investment purchases, sales, or exchanges, with your prior approval. Accounts are reviewed periodically, in most cases no less than annually, and rebalance recommendations made when necessary.

#### 4C

You may impose restrictions on investing in certain securities or types of securities. Our investment recommendations take your wishes into account.

Assets are invested primarily in no-load mutual funds and exchange-traded funds, through a discount broker. Discount brokerages may charge a transaction fee for the purchase of some funds.

Stocks and bonds may be purchased or sold through a brokerage account when appropriate. The brokerage firm charges a fee for stock and bond trades. Baehr Family Financial LLC does not receive any compensation, in any form, from fund companies.

#### 4D

We do not participate in wrap fee programs.

#### 4E

As of March 31, 2023 BFF advises Purposeful Money Plan clients on an ongoing basis with respect to \$73,215,006 in marketable assets including cash, securities portfolios, and retirement accounts.

We have collaborative relationships with third party advisors and will recommend those investment strategies and services to client, when appropriate, based on each client's individual needs. We will describe the investment programs and strategies available from these third party advisors that may be most beneficial and appropriate for the client. We will recommend strategies only in relation to the client's stated investment objectives and risk tolerance. The client may or may not enter into an agreement directly with recommended third party advisor, who shall provide investment management services. We will serve as the communication conduit between the client and the third party. We shall be available to answer questions that the clients may have regarding their account. Prior to the introduction of a prospective client to the third party advisor, we collect financial and demographic information, and will assist the client in identifying their financial objectives. We will also keep the client's financial plan current so as to meet the ongoing needs of the client. In the event that the client does not timely update their financial plan we may be required to resign the agreement.

Clients are advised that there may be other third-party managed programs that may be suitable to the client that may be more or less costly. No guarantees can be made that client's financial goals or objectives will be achieved. Further, no guarantees of performance can be offered. Investments involve risk, including the possible loss of principal.

## **Item 5 – Fees and Compensation**

### **Purposeful Money Plan**

Fees for 12 month period: \$2,400 to \$10,000

Planning fees are calculated annually and payable quarterly or monthly, in advance. Fees are calculated based on the overall complexity of your financial situation.

*Add-ons, credits, and miscellaneous adjustments:* A charge of up to \$200 may be assessed for each amended tax return prepared, if applicable. A charge of up to \$100 per return may be assessed for additional tax returns prepared for dependents of the client. Credits and miscellaneous adjustments may be applied at Advisor's sole discretion, as appropriate.

### **Investment Management Services**

For Investment Management Services, our annual advisory fee is calculated as follows, based on the account value:

Account value	Advisory fee
Up to \$1,000,000	1%

Above \$1,000,000                      0.75%

Advisory fees are directly debited from client accounts. Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Upon termination of the account, any unearned fee will be refunded to the client. All or part of Purposeful Money Planning fees may be waived for clients also using our investment management services.

### **Financial Review**

The minimum fee for a financial checkup is \$750 and \$950 for retirement reviews, payable at completion.

### **Hourly Planning**

Services billed under hourly planning are billed at hourly fees up to \$175 to \$250 per hour. Fees are payable at time of service. In the event of multiple client meetings within a month, advisor may bill monthly instead.

**For all engagements**, we retain the right to offer reduced fees in certain circumstances; such as extenuating circumstances of client, or for family and friends.

### **Payment Terms**

Under no circumstances do we require or solicit payment of fees in excess of \$500 per client more than six months in advance of services rendered. Therefore, we are not required to include a financial statement. Fees are negotiable, and advisor reserves right to work on pro bono or reduced fee basis under certain circumstances.

Fees for project retainers and financial reviews may be credited toward an initial year Purposeful Money Plan if client signs agreement within sixty days.

Fees may be paid by check, credit/debit card, or by debiting investment accounts.

Regarding fees debited from client accounts: In those cases where Baehr Family Financial debits fees, BFF possesses written authorization from the client to deduct advisory fees from an account held by a qualified custodian; BFF sends the qualified custodian written notice of the amount of the fee to be deducted from the clients account; and BFF sends the client a written invoice itemizing the fee, including any formulae used to calculate the fee, the time period covered by the fee and the amount of assets under management on which the fee was based.

We are a fee-only financial advisory firm and do not sell investment or insurance products. Unless specifically requested and authorized (with such request accepted by us), we do not execute recommendations on your behalf. You are responsible, but under no obligation, to implement any of our recommendations, unless we have agreed to implement for you or assist in implementation.



In addition to our fee, you may incur certain other fees and charges to implement our recommendations. Additional charges and fees may be imposed by custodians, brokers, third party investment and other third parties, such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to our fee.

You may terminate an engagement by providing written notice within five business days of signing an agreement without penalty. When a client has not had a copy of the Brochure Document at least 48 hours prior to signing an agreement, client may terminate the agreement within five business days of signing the agreement, without penalty. Additionally, either party may terminate an agreement, without penalty, at any time upon 30 days written notice. Any prepaid but unearned fees will be promptly refunded. Any fees that have been earned but not yet paid will be due and payable. Earned and unearned fees in the Purposeful Money Plan agreement are determined by the time passed. For instance, should you terminate the agreement one month into one quarter's payment, you will be refunded two months' fees. In arrangements that are instead defined by the number of meetings, earned and unearned fees are determined by the number of meetings held vs. promised.

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

We do not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

#### **Item 7 – Types of Clients**

We provide broad-based financial planning and investment advisory services primarily to individuals and families. We strive to work with people from all different walks of life. As such, we maintain no minimum net-worth or asset requirements. As discussed above, your chosen relationship agreement and fee will be based upon your individual circumstances.

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

The main sources of information we may rely upon when researching and analyzing securities will include traditional research materials such as financial newspapers and magazines, annual reports, prospectuses, filings with the SEC, as well as research materials prepared by others, company press releases and corporate rating services. We also subscribe to various professional publications deemed to be consistent and supportive of our investment philosophy.

Moreover, we approach investment portfolio analysis and implementation based on internal factors such as your tax situation, overall risk tolerance, current financial situation, and your personal goals and aspirations. After identifying these items, your portfolio will be structured around your individual needs, while minimizing negative effects of external factors, such as interest rates, market performance, and the economy as a whole.

In general, we recommend no-load mutual funds (i.e., mutual funds that have no sales fees), exchange traded funds, U.S. government securities, money market accounts, certificates of deposit, and individual bonds (corporate, agency and municipal). However, in the course of

providing investment advice, we may address issues related to other types of assets that you may already own. Any other products that may be deemed appropriate for you will be discussed, based upon your goals, needs and objectives.

The primary investment strategy used on client accounts is strategic asset allocation utilizing both passively-managed index funds and actively-managed no-load mutual funds. Portfolios are globally diversified to control the risk associated with traditional markets.

Your investment strategy is based on the objectives discussed during our consultations. You may change these objectives at any time.

### **Risk of Loss**

All investments have certain risks associated with them that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- Interest-rate Risk: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- Market Risk: The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- Inflation Risk: When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- Currency Risk: Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- Reinvestment Risk: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- Business Risk: These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.

□ Liquidity Risk: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.

□ Financial Risk: Excessive borrowing to finance a business's operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Any investing in securities involves risk of loss that you should be prepared to bear. While we will use our best judgment and good faith efforts in rendering services, not every investment decision or recommendation we make will be profitable. We cannot warrant or guarantee any particular level of account performance, or that an Account will be profitable over time. You assume all market risk involved and understand that investment decisions are subject to various market, currency, economic, political and business risks.

#### **Item 9 – Disciplinary Information**

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Baehr Family Financial, LLC or the integrity of our management. We have no information to disclose applicable to this Item.

#### **Item 10 – Other Financial Industry Activities and Affiliations**

We maintain membership in the National Association of Personal Financial Advisors (NAPFA), the country's leading professional association of Fee-Only financial advisors—highly trained professionals who are committed to working in the best interests of those they serve.” NAPFA members are highly trained professionals committed to working for the best interests of their clients. All members are Fee-Only advisors, compensated solely and directly by their clients, and accepting no commissions for product recommendations. Members are required to complete 60 hours of continuing education credits every two years.

#### **Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

At Baehr Family Financial, LLC, we seek to avoid material conflicts of interest. Accordingly, we do not receive any third party direct monetary compensation (i.e., commissions, 12b-1 fees, or other fees) from brokerage firms (custodians) or mutual fund companies.

However, some additional services and non-direct monetary or other forms of compensation may be offered and provided to us as a result of its relationships with custodian(s) and/or providers of mutual fund products. For example, we may be invited to attend educational conferences and/or entertainment events sponsored by such brokerage

firms or custodians or mutual fund companies. We believe the services and benefits provided to us by brokerage firms (custodians) and mutual fund providers do not materially affect our investment management recommendations. However, in the interest of full disclosure of any potential conflicts of interest, we discuss the possible conflicts herein.

Although we believe that our business methodologies, ethics rules, and adopted policies are appropriate to eliminate, or at least minimize, potential material conflicts of interest, and to appropriately manage any material conflicts of interest that may remain, you should be aware that no set of rules can possibly anticipate or relieve all potential material conflicts of interest. In any event, we will disclose any material conflict of interest which could reasonably be expected to impair the rendering of unbiased and objective advice.

### **Our Code of Ethics**

We have adopted a Code of Ethics for all supervised persons of the firm describing our high standard of business conduct, and fiduciary duty to its clients.

#### **At Baehr Family Financial, LLC we pledge to abide by the NAPFA Code of Ethics:**

**Objectivity:** NAPFA members strive to be as unbiased as possible in providing advice to clients and NAPFA members practice on a fee-only basis.

**Confidentiality:** NAPFA members shall keep all client data private unless authorization is received from the client to share it. NAPFA members shall treat all documents with care and take care when disposing of them. Relations with clients shall be kept private.

**Competence:** NAPFA members shall strive to maintain a high level of knowledge and ability. Members shall attain continuing education at least at the minimum level required by NAPFA. Members shall not provide advice in areas where they are not capable.

**Fairness & Suitability:** Dealings and recommendation with clients will always be in the client's best interests. NAPFA members put their clients first.

**Integrity & Honesty:** NAPFA members will endeavor to always take the high road and to be ever mindful of the potential for misunderstanding that can accrue in normal human interactions. NAPFA members will be diligent to keep actions and reactions so far above board that a thinking client, or other professional, would not doubt intentions. In all actions, NAPFA members should be mindful that in addition to serving our clients, we are about the business of building a profession and our actions should reflect this.

**Regulatory Compliance:** NAPFA members will strive to maintain conformity with legal regulations.

**Full Disclosure:** NAPFA members shall fully describe method of compensation and potential conflicts of interest to clients and also specify the total cost of investments.

**Professionalism:** NAPFA members shall conduct themselves in a way that would be a credit to NAPFA at all times. NAPFA membership involves integrity, honest treatment of clients, and treating people with respect.

### **Participation or Interest in Client Transactions and Personal Trading**

We do not currently participate in securities in which we have a material financial interest. As a matter of policy, we do not recommend to clients, or buy or sell for client accounts, securities in which the firm or its related persons has a material financial interest.

Advisor or individuals associated with Advisor may buy and sell some of the same mutual funds for its own account that we buy and sell for you. When appropriate we will purchase or sell mutual funds for you before purchasing or selling the same mutual funds for our own accounts. In some cases we may buy or sell mutual funds for our own account for reasons not related to the strategies adopted for you. Our Code of Ethics is designed to assure that the personal transactions will not interfere with making decisions in your best interest while at the same time allowing employees to invest for their own accounts.

Certain classes of securities, such as open ended mutual funds, are designated as exempt transactions, meaning employees may trade these without prior permission because such trades would not materially interfere with the best interest of Advisor's clients. Nonetheless, because the Code of Ethics permits employees to invest in the same securities as clients, there is a possibility that employees might somehow benefit from the market activity of a client. Accordingly, when applicable, Employee trading is monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between Advisor and its clients.

We will disclose any material conflict of interest relating to Advisor, its representatives, or any of our employees which could reasonably be expected to impair the rendering of unbiased and objective advice. We will notify you in advance of our policies in respect to officers trading for their own account when there is a potential conflict of interest that arises when recommending securities to Clients in which Advisor or its principal holds a position.

## **Item 12 – Brokerage Practices**

### **Selecting Brokerage Firms**

We do not have any affiliation with product sales firms. Specific custodian recommendations are made based on your need for such services. We recommend custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates, but never require you to utilize any given custodian/broker-dealer.

We recommend discount brokerage firms and trust companies (qualified custodians), such as TD Ameritrade, Shareholders Services Group, Axos Advisors, or Vanguard. We have custodial relationships with TD Ameritrade, Axos Advisors, and Shareholders Service Group.

We ***DO NOT*** receive fees or commissions from any of these arrangements.

### Best Execution

In recommending a broker dealer for specific trades, we will generally seek “best execution”. Factors, including but not limited to, the broker-dealers facilities, costs, reliability and financial responsibility, the ability of the broker-dealer to effect transactions, and the research and related brokerage services provided to you and/or us.

### Soft Dollars

We receive occasional small gifts (such as a pen) from firms that are recommended to clients, but all at a de minimus level (i.e. there is minimal value to the firm or its employees).

Custodians offer discount on services to advisors who use their platforms. Baehr Family Financial LLC receives discounts on services from TD Ameritrade Institutional, which is a conflict of interest because it is an incentive to use their platform. However we do not receive any incentive, discount, or compensation based on placing additional clients with their platform or the size of clients’ portfolios, nor do we receive any incentive, discount, or compensation based on placing trades in client portfolios.

### Order Aggregation

Whenever possible, we will aggregate trades so as to minimize trade costs to clients. Since there are no assets under management, this occurs **very infrequently** and most trades are placed on an individual basis with minimal, if any trading fees.

## Item 13 - Review of Accounts

### Periodic Reviews and Triggers

Account reviews for Purposeful Money Plan and Purposeful Money Investment Limited Plan clients are performed at least annually. Erin A. O’Brien, CFP®, EA is responsible for regularly reviewing and reassessing financial recommendations made to Clients. Clients can view the Supplemental Brochure (Form ADV Part2B) for Erin A. O’Brien, CFP®, EA in Item 19 of this document. Account reviews may be performed more frequently when client situations dictate.

### Regular Reports

For Purposeful Money Plan clients we make written recommendations following appointments summarizing the topic discussed, recommendations presented and outcome where appropriate.

If you, as a client, have any brokerage accounts, including those at TD Ameritrade and Shareholders Services Group, you will receive monthly or quarterly statements from your custodians, either in paper or electronic form pertaining to your account(s).

#### **Item 14 - Client Referrals and Other Compensation**

We are a fee-only financial planning firm and do not sell insurance or investment products, nor do we accept commissions as a result of any product recommendations. We do not pay referral or finder's fees, nor do we accept such fees from other firms.

#### **Item 15 - Custody**

We are considered to have limited custody in client accounts due to fee deduction. In these cases, the investment adviser has custody solely as a result of receiving fees directly deducted from clients' funds or securities if the investment adviser. Advisor possesses written authorization from the client to deduct advisory fees from an account held by a qualified custodian; sends the qualified custodian written notice of the amount of the fee to be deducted from the client's account; and sends the client a written invoice itemizing the fee, including any formulae used to calculate the fee, the time period covered by the fee and the amount of assets under management on which the fee was based.

Otherwise, we do not have custody over your funds and securities. Accordingly, we shall have no liability for any loss or other harm to any property in the account.

You will receive at least quarterly statements from the broker-dealer, bank or other qualified custodian that holds and maintains your investment assets. We urge you to carefully review such statements and compare such official custodial records to any summaries that we may provide you. We may also provide you with periodic summaries of your account. These reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

#### **Item 16 - Investment Discretion**

At your request, we may execute the sale and/or purchase of investments where authorized to do so by you on a non-discretionary basis. Non-discretionary refers to the requirement to obtain your express permission and approval, on each individual trade. Although you may wish to sign a written Limited Power of Attorney with TD Ameritrade or Shareholders Service Group, your Purposeful Money Plan agreement specifically prohibits us from making trades in your accounts without such having obtained agreement on the trade beforehand.

##### **Limited Power of Attorney**

A limited power of attorney is a trading authorization. Clients often sign a limited power of attorney so that we may execute the trades that you have approved.

### **Item 17 – Voting Client Securities**

As a matter of firm policy and practice, we do not have any authority to and do not vote proxies on behalf of clients. You retain the responsibility for receiving and voting proxies for any and all securities maintained in portfolios. At your request, we may provide advice regarding voting of proxies.

### **Item 18 – Financial Information**

Registered investment Advisors are required to provide you with certain financial information or disclosures about their financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments, and have not been the subject of a bankruptcy proceeding.

### **Item 19 – Requirements for State-Registered Advisors**

A: Principal executive officer: Erin A O'Brien

BS Liberal Arts, Financial Planning Concentration, Excelsior College, 2006

Certified Financial Planner™, Certified Financial Planner Board of Standards, 2007

Enrolled Agent, Enrolled to practice before the Internal Revenue Service, 2007

2007- present, Owner and Advisor, Baehr Family Financial LLC

2003-2007 Registered Representative, New England Financial

B: Other business actively engaged in:

Tax preparation, approximately 30 hours per week February- April 15

C: Not compensated for advisory services with performance fees

D: Have not been found liable in any arbitration claims alleging damages in excess of \$2,500 involving any of the following: an investment or investment related business or activity, fraud, false statement or omissions, theft, embezzlement, or other wrongful taking of property, bribery, forgery, counterfeiting or extortion or dishonest unfair or unethical practices.

Have not received an aware or have been otherwise been found liable in a civil self-regulatory organization, or administrative proceeding involving an investment or investment related business activity, fraud, false statement or omissions, theft, embezzlement, or other wrongful taking of property, bribery, forgery, counterfeiting or extortion or dishonest unfair or unethical practices.

E. Have no relationship or arrangement with any issuer of securities that is not listed in Item 10.C of Part 2A.



**Item 1- Cover Page**

No supervised persons to report.