

Larson Financial Planning, Inc.

Form ADV Part 2 – Disclosure Brochure

Effective: January 29, 2016

This Form ADV2A (“Disclosure Brochure”) provides information about the qualifications and business practices of Larson Financial Planning, Inc. (“LFP” or the “Advisor”). If you have any questions about the contents of this Brochure, please contact us at (781) 729-1094.

LFP is a registered investment advisor located in the Commonwealth of Massachusetts. The information in this Disclosure Brochure has not been approved or verified by the U.S. Securities and Exchange Commission (“SEC”) or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about Seacoast to assist you in determining whether to retain the Advisor.

Additional information about LFP and its advisory persons are available on the SEC’s website at www.adviserinfo.sec.gov by searching for our firm name or by our CRD # 155671.

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Item 2 - Material Changes

Form ADV 2 is divided into two parts: Part 2A (the "Disclosure Brochure") and Part 2B (the "Brochure Supplement"). The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about advisory personnel of Larson Financial Planning, Inc. ("LFP").

LFP believes that communication and transparency are the foundation of our relationship and continually strive to provide you with complete and accurate information at all times. We encourage all current and prospective investors to read this Disclosure Brochure and discuss any questions you may have with us. And of course, we always welcome your feedback.

Material Changes

There have been no material changes to our Disclosure Brochure since the last time we delivered the brochure to Clients.

Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or this summary of Material Changes shall be provided to each Client annually or if a material change is made.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching for our firm name or by our CRD # 155671. You may also request a copy of this Disclosure Brochure at any time, by contacting us at (781) 729-1094.

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Item 4 – Advisory Services

A. Firm Information

Larson Financial Planning, Inc. (“LFP” or the “Advisor”) is a registered investment advisor located in the Commonwealth of Massachusetts, which is organized as a Corporation under the laws of Massachusetts. LFP was founded in November 2010, and is owned and operated by Christina A. Larson, President and Chief Compliance Officer. This Disclosure Brochure provides information regarding the qualifications, business practices, and advisory services provided by LFP.

B. Advisory Services Offered

LFP offers investment advisory services to individuals, high net worth individuals, trusts, estates and businesses in Massachusetts, New Hampshire and other states (each referred to as a “Client”). This Disclosure Brochure provides Clients with information regarding LFP and the qualifications, business practices, and nature of advisory services that should be considered before becoming an advisory client of LFP.

Investment Management Services

LFP provides customized investment advisory solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary investment management services. LFP works with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create a portfolio allocation. LFP will then construct a portfolio, typically comprised of diversified mutual funds and exchange-traded funds (“ETFs”), as necessary to achieve the Client’s investment goals. The Advisor may also utilize individual stocks, corporate bonds, U.S. and municipal government bonds and other securities to meet the needs of its Clients. The Advisor may recommend the use of variable annuities, but will generally use no-load products designed for fee-based advisors. The Advisor will not receive any commissions on variable annuity recommendations.

LFP’s investment strategy is primarily long-term focused, but the Advisor may buy, sell or re-allocate positions that have been held less than one year to meet the objectives of the Client or due to market conditions. LFP will construct, implement and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to the acceptance by the Advisor.

LFP evaluates and selects ETFs and mutual funds for inclusion in Client portfolios only after applying their internal due diligence process. LFP may recommend, on occasion, redistributing investment allocations to diversify the portfolio. LFP may recommend specific positions to increase sector or asset class weightings. The Advisor may recommend employing cash positions as a possible hedge against market movement. LFP may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client’s risk tolerance.

Prior to rendering investment advisory services, LFP will ascertain, in conjunction with the Client, the Client’s financial situation, risk tolerance, and investment objective[s].

LFP will provide investment advisory services and portfolio management services and will not provide securities custodial or other administrative services. At no time will LFP accept or maintain custody of a Client’s funds or securities, except for the authorized deduction of the Advisor’s fees. All Client assets will be managed within their designated brokerage account or pension account, pursuant to the Client investment advisory agreement.

Financial Planning Services

LFP will typically provide a variety of financial planning services to individuals and families, pursuant to a written financial planning agreement. Services are offered in several areas of a Client’s financial situation, depending on their goals, objectives and financial situation.

Generally, such financial planning services will involve preparing a financial plan based on the Client’s financial goals and objectives. This planning may encompass one or more areas of need, including, but not limited to

investment planning, retirement planning, personal savings, education savings and other areas of a Client's financial situation.

A financial plan developed for the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For example, recommendations may be made that the Client begin or revise their investment programs, commence or alter retirement savings, establish education savings and/or charitable giving programs. LFP may also refer Clients to an accountant, attorney or other specialist, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of Client's financial situation, observations, and recommendations. For ad-hoc engagements, the Advisor may not provide a written summary. Plans are typically completed within six months of contract date, assuming all information and documents requested are provided promptly.

Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor.

C. Client Account Management

Prior to engaging LFP to provide advisory services, each Client is required to enter into an advisory agreement with the Advisor that defines the terms, conditions, authority and responsibilities of the Advisor and the Client. These services may include:

- Establishing an Investment Strategy – LFP, in connection with the Client, will develop an investment strategy based on the Client's stated goals, time horizon, risk tolerance and any restrictions.
- Asset Allocation – LFP will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk for each Client.
- Portfolio Construction – LFP will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – LFP will provide investment management and ongoing oversight of the Client's portfolio.

D. Wrap Fee Programs

LFP does not manage or place Client assets into a wrap fee program. Investment management services are provided directly by LFP.

E. Assets Under Management

As of December 31, 2015, LFP manages the following assets;

Assets Under Management	Assets
Discretionary Assets	\$57,500,000
Non-Discretionary Assets	\$4,500,000
Total	\$62,000,000

Clients may request more current information at any time by contacting the Advisor.

Item 5 – Fees and Compensation

The following paragraphs detail the fee structure and compensation methodology for services provided by the Advisor. Each Client shall sign an advisory agreement that details the responsibilities of LFP and the Client.

A. Fees for Advisory Services

Investment Management Services

Investment advisory fees are paid quarterly, in advance of each calendar quarter, pursuant to the terms of the investment advisory agreement. Investment advisory fees are based on the market value of assets under management at the end of the preceding quarter. Investment advisory fees range from 1.50% to 1.00% based on the following schedule.

Assets Under Management	Annual Rate
Up to \$100,000	1.50%*
\$100,001 to \$2,000,000	1.00%
Over \$2,000,000	Negotiable

Investment advisory fees in the first quarter of service are prorated to the inception date of the account[s] to the end of the first quarter. Certain existing Clients may have fees schedules that differ from above.

The Client's fees will take into account the aggregate assets under management with the Advisor. All securities held in accounts managed by LFP will be independently valued by the custodian. LFP will not have the authority or responsibility to value portfolio securities.

Financial Planning Services

LFP offers financial planning services on an hourly rate of \$250 per hour or a fixed fee per plan, depending on the nature and complexity of the services involved. Fixed fee engagements will be based on the estimated hours to complete the deliverable(s) for the engagement at the negotiated hourly rate. The Client will be provided the estimated effort and costs prior to engaging the Client for financial planning services.

The Advisor's fee is exclusive of, and in addition to brokerage commissions, transaction fees, and other related costs and expenses, which may be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs.

B. Fee Billing

Investment Management Services

Investment advisory fees will be calculated by the Advisor or delegated and deducted from the Client's account[s] at the Custodian. The Advisor shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client's account[s] at the respective quarter-end date. The amount due is calculated by applying the quarterly rate (annual rate divided by 4) to the total assets under management with LFP at the end of preceding quarter. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the investment advisory fee. In addition, the Advisor will provide the Client a report itemizing the fee, including the calculation period covered by the fee, the account value and the methodology used to calculate the fee. It is the responsibility of the Client to verify the accuracy of these fees as listed on the Custodian's brokerage statement as the Custodian does not assume this responsibility. Clients provide written authorization permitting LFP to be paid directly from their accounts held by the Custodian as part of the investment advisory agreement and separate account forms provided by the Custodian.

Financial Planning Services

Hourly fee-based Clients are billed on a monthly basis and/or upon completion of work performed, but may be required to provide an advance payment of up to fifty percent (50%) of the expected cost of the financial plan. Fixed fee-based Clients may be required to provide an advance payment of up to 50% of the negotiated cost of the financial plan. These fees may be negotiated by the Advisor at its sole discretion.

C. Other Fees and Expenses

Clients may incur certain fees or charges imposed by third parties, other than LFP, in connection with investment made on behalf of the Client's account[s]. The Client is responsible for all custodial and securities execution fees charged by the custodian and executing broker-dealer. The investment advisory fee charged by LFP is separate and distinct from these custodian and execution fees.

In addition, all fees paid to LFP for investment advisory services are separate and distinct from the expenses charged by mutual funds and exchange-traded funds to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client could invest in these products directly, without the services of LFP, but would not receive the services provided by LFP which are designed, among other things, to assist the Client in determining which products or services are most appropriate to each Client's financial condition and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by LFP to fully understand the total fees to be paid.

D. Advance Payment of Fees and Termination

Investment Management Services

LFP is compensated for its services in advance of the quarter in which investment advisory services are rendered. Either party may terminate the investment advisory agreement by providing advance written notice to the other party. The Client shall be responsible for investment advisory fees up to and including the effective date of termination. Upon termination, the Advisor will refund any unearned, prepaid fees based on the number of days remaining in the quarter from the day following the effective date of termination to the end of the quarter. The Client's investment advisory agreement with the Advisor is non-transferable without Client's written approval.

Financial Planning Services

The Advisor may be partially compensated for its financial planning services in advance. Either party may terminate a planning agreement at anytime by providing written notice to the other party. Upon termination, the Client shall be billed for actual hours logged on the planning project times the agreed upon hourly rate or the percentage completion for fixed fee engagements. Any unearned, prepaid fees will be promptly refunded to the Client.

E. Compensation for Sales of Securities

LFP does not buy or sell securities and does not receive any compensation for securities transactions in any Client account, other than the investment advisory fees noted above.

Item 6 – Performance-Based Fees

LFP does not charge performance-based fees for its investment advisory services. The fees charged by LFP are as described in Item 5 – Fees and Compensation above and are not based upon the capital appreciation of the funds or securities held by any Client.

LFP does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

Item 7 – Types of Clients

LFP provides investment advisory services to individuals, high net worth individuals, trusts, estates and businesses in Massachusetts, New Hampshire and other states. LFP generally does not impose a minimum account size for establishing a relationship.

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

A. Methods of Analysis

LFP primarily employs fundamental analysis methods in developing investment strategies for its Clients. Research and analysis from LFP is derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

LFP generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. LFP will typically hold all or a portion of a security for more than a year, but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, LFP may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class.

B. Risk of Loss

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. LFP will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals. Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

LFP generally employs investment strategies that do not involve any significant or unusual risk other than domestic equity and international market risks. The Advisor will work with each Client to determine their tolerance for risk as part of the asset allocation and portfolio construction process.

Item 9 – Disciplinary Information

There are no legal, regulatory or disciplinary events involving LFP or any of its employees. LFP and its advisory personnel value the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on any advisor or service provider in which you partner. Our backgrounds are on the Investment Adviser Public Disclosure website at <http://adviserinfo.sec.gov>. To review the firm information contained in ADV Part 1, select the option for "Investment Adviser Search", then selecting "Firm" and enter **155671** in the field labeled "Firm Name or CRD# or SEC#". This will provide access to Form ADV Parts 1 and 2. Item 11 of the ADV Part 1 lists legal and disciplinary questions.

You may also research the background of Ms. Larson by selecting the option for "Investment Adviser Search", the selecting "Individual" and entering Ms. Larson's Individual CRD# **5610258** in the field labeled "Individual Name or CRD#".

Clients may also contact the Commonwealth of Massachusetts Division of Securities at (617) 727-3548 to obtain information about LFP or Ms. Larson.

Item 10 – Other Financial Activities and Affiliations

Ms. Larson also serves Clients as an independent licensed insurance professional. Certain Clients may have insurance needs that can be implemented outside of the services offered by LFP. Ms. Larson will typically receive commissions for the implementation of any recommended insurance products. LFP and Ms. Larson, in their fiduciary duty to its Clients, will always act in the best interests of each Client. Clients are not obligated to implement any recommendation provided by LFP or Ms. Larson. LFP will not earn asset management fees on assets in which a commission is being received for insurance products and services.

Item 11 – Code of Ethics, Participation in Client Transactions and Personal Trading

A. Code of Ethics

LFP has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics applies to all Supervised Persons associated with LFP. The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding our duties to you, our Client. LFP and its Supervised Persons owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of LFP associates to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code of Ethics covers a range of topics that address employee ethics and conflicts of interest. To request a copy of our Code of Ethics, please contact us at (781) 729-1094.

B. Personal Trading with Material Interest

LFP allows our Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. LFP does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund, or advise an investment company. LFP does not have a material interest in any securities traded in Client accounts.

C. Personal Trading in Same Securities as Clients

LFP allows our Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities we recommend (purchase or sell) to you presents a potential conflict of interest that, as fiduciaries, we must disclose to you and mitigate through policies and procedures. As noted above, we have adopted a Code of Ethics, which addresses insider trading (material non-public information controls) and personal securities reporting procedures. When trading for personal accounts, employees of LFP may have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can potentially be violated if personal trades are made with more advantageous terms than Client trades, or by trading based on material non-public information. This risk is mitigated by LFP requiring reporting of personal securities trades by its Supervised Persons for review by the CCO. We have also adopted written policies and procedures to detect the misuse of material, non-public information.

D. Personal Trading at Same Time as Client

While LFP allows our Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients, such trades are typically aggregated with Client orders or traded afterwards. **At no time will LFP, or any Supervised Person of LFP, transact in any security to the detriment of any Client.**

Item 12 – Brokerage Practices

A. Recommendation of Custodian[s]

LFP does not have discretionary authority to select the broker-dealer/custodian for custodial and execution services. The Client will select the broker-dealer or custodian (herein the "Custodian") to safeguard Client assets and authorize LFP to direct trades to the Custodian as agreed in the investment advisory agreement. Further, LFP does not have the discretionary authority to negotiate commissions on behalf of our Clients on a trade-by-trade basis.

Where LFP does not exercise discretion over the selection of the Custodian, it may recommend the custodian[s] to Clients for execution and/or custodial services. Clients are not obligated to use the recommended custodian and will not incur any extra fee or cost associated with using a broker not recommended by LFP. LFP may recommend the Custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, and location of the Custodian's offices. LFP does not receive research services, other products, or compensation as a result of recommending a particular broker that may result in the Client paying higher commissions than those obtainable through other brokers.

LFP will generally recommend that Clients establish their account[s] at Charles Schwab & Co., Inc. ("Schwab"), a FINRA-registered broker-dealer and member SIPC. Schwab will serve as the Client's "qualified custodian". LFP maintains an institutional relationship with Schwab, whereby the Advisor receives economic benefits from Schwab (Please see Item 14 below.).

Following are additional details regarding the brokerage practices of the Advisor:

1. Soft Dollars - Soft dollars are revenue programs offered by broker-dealers whereby an advisor enters into an agreement to place security trades with the broker in exchange for research and other services. **LFP does not participate in soft dollar programs sponsored or offered by any broker-dealer.**

2. Brokerage Referrals - LFP does not receive any compensation from any third party in connection with the recommendation for establishing a brokerage account.

3. Directed Brokerage - All Clients are serviced on a "directed brokerage basis", where LFP will place trades within the established account[s] at the custodian designated by the Client. Further, all Client accounts are traded within their respective brokerage account[s]. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor's own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client's account[s]). In selecting the custodian, LFP will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the designated custodian.

B. Aggregating and Allocating Trades

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the broker. LFP will execute its transactions through an unaffiliated broker-dealer selected by the Client. LFP may aggregate orders in a block trade or trades when securities are purchased or sold through the same broker-dealer for multiple (discretionary) accounts. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage particular Client accounts.

Item 13 – Review of Accounts

A. Frequency of Reviews

Securities in Client accounts are monitored on a regular and continuous basis by Ms. Larson, President of the Advisor. Formal reviews are generally conducted at least annually or more or less frequently depending on the needs of the Client.

B. Causes for Reviews

In addition to the investment monitoring noted in Item 13.A., each Client account shall be reviewed at least annually. Reviews may be conducted more or less frequently at the Client's request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, and/or large deposits or withdrawals in the Client's account. The Client is encouraged to notify LFP if changes occur in his/her personal financial situation that might adversely affect his/her investment plan. Additional reviews may be triggered by material market, economic or political events.

C. Review Reports

The Client will receive brokerage statements no less than quarterly from the trustee or custodian. These brokerage statements are sent directly from the custodian to the Client. The Client may also establish electronic access to the custodian's website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client's account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

Item 14 - Client Referrals and Other Compensation

A. Compensation Received by LFP

LFP does not receive securities commissions or other compensation from product sponsors, broker dealers or any un-related third party. Ms. Larson may receive commissions on the implementation of insurance recommendations as noted in Item 10. LFP may refer Clients to various third parties to provide certain financial services necessary to meet the goals of its Clients. Likewise, LFP may receive referrals of new Clients from a third-party.

Participation in Institutional Advisor Platform

LFP has established an institutional relationship with Schwab through its "Schwab Advisor Services" unit, a division of Schwab dedicated to serving independent advisory firms like LFP. As a registered investment advisor participating on the Schwab Advisor Services platform, LFP receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at Schwab. Services provided by Schwab Advisor Services benefit the Advisor and many, but not all services provided by Schwab will benefit Clients. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a custodian creates a potential conflict of interest since these benefits may influence the Advisor's recommendation of this custodian over one that does not furnish similar software, systems support, or services.

Services that Benefit the Client – Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of Client's funds and securities. Through Schwab, the Advisor may be able to access certain investments and asset classes that the Client would not be able to obtain directly or through other sources. Further, the Advisor may be able to invest in certain mutual funds and other investments without having to adhere to investment minimums that might be required if the Client were to directly access the investments.

Services that May Indirectly Benefit the Client – Schwab provides participating advisors with access to technology, research, discounts and other services. In addition, the Advisor receives duplicate statements for Client accounts, the ability to deduct advisory fees, trading tools, and back office support services as part of its relationship with Schwab. These services are intended to assist the Advisor in effectively managing accounts for its Clients, but may not directly benefit all Clients.

Services that May Only Benefit the Advisor – Schwab also offers other services and financial support to LFP that may not benefit the Client, including: educational conferences and events, financial start-up support, consulting services and discounts for various service providers. Access to these services creates a financial incentive for the Advisor to recommend Schwab, which results in a potential conflict of interest. LFP believes, however, that the selection of Schwab as Custodian is in the best interests of its Clients.

B. Client Referrals from Solicitors

LFP does not engage paid solicitors for Client referrals.

Item 15 – Custody

LFP does not accept or maintain custody of any Client accounts, except for the authorized deduction of the Advisor's fees. All Clients must place their assets in a qualified custodian. Clients are required to select their own custodian to retain their funds and securities and direct LFP to utilize that custodian for the Client's security transactions. For more information about custodians and brokerage practices, see "Item 12 - Brokerage Practices".

Item 16 – Investment Discretion

LFP generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by LFP.

Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of an investment advisory agreement containing all applicable limitations to such authority. All discretionary trades made by LFP will be in accordance with each Client's investment objectives and goals.

Item 17 – Voting Client Securities

LFP does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

Item 18 – Financial Information

Neither LFP, nor its management has any adverse financial situations that would reasonably impair the ability of LFP to meet all obligations to its Clients. Neither LFP, nor any of its advisory persons, has been subject to a bankruptcy or financial compromise. LFP is not required to deliver a balance sheet along with this Disclosure Brochure as the firm does not collect fees of \$500 or more for services to be performed six months or more in advance.

Item 19 – Requirements for State Registered Advisors

A. Educational Background and Business Experience of Principal Officer

The President and Chief Compliance Officer of LFP is Christina A. Larson. Information regarding the formal education and background of Ms. Larson is included in Item 2 of Part 2B below.

B. Other Business Activities of Principal Officer

Ms. Larson also serves Clients as an independent licensed insurance professional. Certain Clients may have insurance needs that can be implemented outside of the services offered by LFP. Ms. Larson will typically receive commissions for the implementation of any recommended insurance products. LFP and Ms. Larson, in their fiduciary duty to its Clients, will always act in the best interests of each Client. Clients are not obligated to implement any recommendation provided by LFP or Ms. Larson. LFP will not earn asset management fees on assets in which a commission is being received for insurance products and services.

C. Performance Fee Calculations

LFP does not charge performance-based fees for its investment advisory services. The fees charged by LFP are as described in "Item 5 – Fees and Compensation" above and are not based upon the capital appreciation of the funds or securities held by any Client.

D. Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding LFP or Ms. Larson. Neither LFP nor Ms. Larson has ever been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against LFP or Ms. Larson.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. **As previously noted, there are no legal, civil or disciplinary events to disclose regarding LFP or Ms. Larson.**

E. Material Relationships with Issuers of Securities

Neither LFP nor Ms. Larson has any relationships or arrangements with issuers of securities.

Business Contingency Plan

The Advisor maintains a business contingency plan to ensure the Advisor will be operational during business disruptions, such as storms, natural disasters or technology outages. The plan also addresses key person risk for the Advisor. While the Advisor does not make this plan public, the Advisor will share its plan with Clients and prospective clients upon request.

Form ADV Part 2B – Brochure Supplement

for

**Christina A. Larson
President and Chief Compliance Officer**

Effective: January 29, 2016

This Form ADV2B (“Brochure Supplement”) provides information about the background and qualifications of Christina A. Larson (CRD# **2267798**) in addition to the information contained in the Larson Financial Planning, Inc. (“LFP” or the “Advisor”) (CRD # **155671**) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the LFP Disclosure Brochure or this Brochure Supplement, please contact us at (781) 729-1094.

Additional information about Ms. Larson is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Christina A. Larson, born in 1952, is dedicated to advising Clients of LFP in her role as the President and Chief Compliance Officer. Ms. Larson earned a Master of Science from Boston University and a Bachelor of Science from Villanova University. Additional information regarding Ms. Larson's employment history is included below. Additional information regarding Ms. Larson's employment history is included below.

Employment History:

President and Chief Compliance Officer, Larson Financial Planning, Inc.	11/2010 to Present
First Vice President/Registered Representative, Winslow, Evans & Crocker, Inc.	08/2009 to 01/2011
Chief Executive Officer, Armstrong Ambulance Service	07/2006 to 06/2010
Independent Registered Representative, Delta Equity Services	04/1999 to 08/2009

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Ms. Larson. Ms. Larson has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Ms. Larson.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. **As previously noted, there are no legal, civil or disciplinary events to disclose regarding Ms. Larson.** However, we do encourage you to independently view the background of Ms. Larson on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Select "Investment Adviser Search" from the left navigation menu. Then select the option for "Individual" and enter **2267798** in the field labeled "Individual Name or CRD#".

Item 4 – Other Business Activities

Ms. Larson also serves Clients as an independent licensed insurance professional. Certain Clients may have insurance needs that can be implemented outside of the services offered by LFP. Ms. Larson will typically receive commissions for the implementation of any recommended insurance products. LFP and Ms. Larson, in their fiduciary duty to its Clients, will always act in the best interests of each Client. Clients are not obligated to implement any recommendation provided by LFP or Ms. Larson. LFP will not earn asset management fees on assets in which a commission is being received for insurance products and services.

Item 5 – Additional Compensation

Ms. Larson has additional business activities where compensation is received. These business activities are detailed above in Item 4 above.

Item 6 – Supervision

Ms. Larson serves as the President and Chief Compliance Officer of LFP. Ms. Larson can be reached at (781) 729-1094.

LFP has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of LFP. Further, LFP is subject to regulatory oversight by various agencies. These agencies require registration by LFP and its employees. As a registered entity, LFP is subject to examinations by regulators, which may be announced or unannounced. LFP is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Item 7 – Requirements for State Registered Advisors

Ms. Larson does not have any additional information to disclose.

Privacy Policy

Effective: January 29, 2016

Our Commitment to You

Larson Financial Planning, Inc. ("LFP") is committed to safeguarding the use of your personal information that we have as your Investment Advisor. LFP (referred to as "we", "our" and "us" throughout this notice) protects the security and confidentiality of the personal information we have and make efforts to ensure that such information is used for proper business purposes in connection with the management or servicing of your account. Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything we can to maintain that trust.

We do not sell your non-public personal information to anyone. Nor does LFP provide such information to others except for discrete and proper business purposes in connection with the servicing and management of your account as discussed below. Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this privacy policy.

The Information We Collect About You

You typically provide personal information when you complete the paperwork required to become our Client. This information may include your:

• Name and address	• Assets
• E-mail address	• Income
• Phone number	• Account balance
• Social security or taxpayer identification number	• Investment activity
	• Accounts at other institutions

In addition, we may collect non-public information about you from the following sources:

- Information we receive on Brokerage Agreements, Managed Account Agreements and other Subscription and Account Opening Documents;
- Information we receive in the course of establishing a customer relationship including, but not limited to, applications, forms, and questionnaires;
- Information about your transactions with us or others

Information About You That LFP Shares

LFP works to provide products and services that benefit our customers. Clients must "opt-in" to share non-public personal information with non-affiliated third parties (such as brokers, custodians, technology providers and other service providers) before LFP will share any personal information for providing advisory services to you. As part of this information sharing, LFP, may disclose non-public personal information to other financial institutions with whom we have joint business arrangements for proper business purposes in connection with the management or servicing of your account. In addition, your non-public personal information may also be disclosed to you, persons we believe to be your authorized agent or representative, regulators in order to satisfy LFP's regulatory obligations, and is otherwise required or permitted by law. Lastly, we may disclose your non-public personal information to companies we hire to help administrate our business. Companies we hire to provide services of this kind are not allowed to use your personal information for their own purposes and are contractually obligated to maintain strict confidentiality. We limit their use of your personal information to the performance of the specific service we have requested. You may opt out of sharing of information with any third-party, but such action may impair our ability to service your account. Clients may "opt-out" of this information sharing at any time.

To repeat, we do not sell your non-public personal information to anyone.

Information About Former Clients

LFP does not disclose, and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our clients.

Confidentiality and Security

Our employees are advised about the firm's need to respect the confidentiality of our customers' non-public personal information. Additionally, we maintain physical, procedural and electronic safeguards in an effort to protect the information from access by unauthorized parties.

We'll Keep You Informed

We will send you notice of our privacy policy annually for as long as you maintain an ongoing relationship with us. Periodically we may revise our privacy policy, and will provide you with a revised policy if the changes materially alter the previous privacy policy. We will not, however, revise our privacy policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing. You may obtain a copy of our current privacy policy by contacting us at (781) 729-1094.