

**FORM ADV PART 2A
DISCLOSURE BROCHURE**

Financial Planning Fort Collins

Office Address:
375 E. Horsetooth Road,
Building 3, Suite 203
Fort Collins, CO 80525

Tel: 970-225-0504
Fax: 970-658-0050

info@fpfoco.com

[Website: fpfoco.com](http://Website:fpfoco.com)

This brochure provides information about the qualifications and business practices of Financial Planning Fort Collins. Being registered as a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 970-225-0504. 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.

Additional information about Financial Planning Fort Collins (CRD #283890) is available on the SEC's website at www.adviserinfo.sec.gov

JANUARY 18, 2017

Item 2: Material Changes

Annual Update

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

Material Changes since the Last Update

This update is in accordance with the required annual update for Registered Investment Advisors. Since the last filing of this brochure on June 1, 2016, there have been no material changes.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at 970-225-0504 or by email at info@fpfoco.com.

Item 3: Table of Contents

Form ADV – Part 2A – Firm Brochure

Item 1: Cover Page

Item 2: Material Changes..... ii

Item 3: Table of Contents iii

Item 4: Advisory Business 1

Item 5: Fees and Compensation..... 2

Item 6: Performance-Based Fees and Side-by-Side Management 2

Item 7: Types of Clients..... 3

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss..... 3

Item 9: Disciplinary Information 3

Item 10: Other Financial Industry Activities and Affiliations 3

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading 4

Item 12: Brokerage Practices 5

Item 13: Review of Accounts..... 6

Item 14: Client Referrals and Other Compensation..... 6

Item 15: Custody 6

Item 16: Investment Discretion 6

Item 17: Voting Client Securities 6

Item 18: Financial Information..... 6

Item 19: Requirements for State Registered Advisors 6

Brochure Supplement (Part 2B of Form ADV)..... 8

Item 4: Advisory Business

Fort Collins Tax Service, LLC DBA Financial Planning Fort Collins (FPFoCo) was founded in November of 2014 and registered as an investment advisor in May of 2016. Jason S. Speciner is 100% owner.

FPFoCo provides services primarily to individuals and small businesses. Advice is provided through consultation with the client and includes, but is not limited to: determination of financial objectives, identification of financial problems, cash flow management, insurance review, investment management, education funding and retirement planning.

The managing member and Investment Advisor Representative of this firm sells annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products, see Item 10 for more detail.

FPFoCo does not act as a custodian of client assets.

Other professionals (e.g., accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis.

FINANCIAL PLANNING AND CONSULTING

If financial planning services are applicable, FPFoCo offers two options for Clients:

One-time package

- Client pays for one financial plan or consultation and contract is complete after delivery of agreed services.

Core analysis package

- Client receives ongoing financial planning and consultation services. Contract is considered ongoing unless terminated by either party.

The client will compensate FPFoCo on an hourly or fixed fee basis described in detail under "Fees and Compensation" section of this brochure.

Services for consultations include but are not limited to:

- budgeting
- cash flow analysis
- divorce planning
- education fund planning
- estate analysis & planning
- planning for special needs family member
- portfolio review/evaluation
- retirement account investment analysis & allocation
- retirement planning
- risk management analysis
- tax planning

Initial financial plans and consultations will be completed and delivered inside of sixty (60) days dependent upon timely client delivery of required documentation. Clients may terminate advisory services with thirty (30) days written notice. If a conflict of interest exists between the interests of the investment advisor and the interests of the client; the client is under no obligation to act upon the investment advisor's recommendation. If the client elects to act on

any of the recommendations, the client is under no obligation to effect the transaction through FPFoCo.

The goals and objectives for each client are documented in our client files. Investment strategies are created by FPFoCo that reflect the stated goals and objectives of the client.

Agreements may not be assigned without prior written client consent.

FPFoCo does not manage client assets.

Item 5: Fees and Compensation

Financial planning and consulting services are priced according to the degree of complexity associated with the client's situation and will be based on a negotiable hourly rate of up to \$300 per hour or fixed fee of no more than \$5,000. The fees are negotiable. Prior to the planning process the client is provided an estimated plan fee. Initial financial plans and consultations will be completed and delivered inside of sixty (60) days dependent upon timely client delivery of required documentation.

Client will have the following options to pay for financial plan or consultation:

- Upon commencement of the plan
- Half upon commencement of the plan/consultation with the remainder due upon plan/consultation delivery
- Monthly (Only available for clients participating in the Core Analysis package.)

Note: If client wishes to renew the Core Analysis package, the fee will continue to be collected in one of the methods mentioned above.

FPFoCo does not manage client assets, therefore no additional client fees will be charged.

Mr. Speciner receives external compensation for the sale of securities to clients as a registered representative of Cambridge Investment Research Inc., a broker-dealer. Additionally, he receives additional compensation as an investment advisor representative of Cambridge Investment Research Advisors, Inc. Approximately 60% of his time is spent on these practices. At least 60% of his total revenue is generated from his activities as a registered representative or investment advisor representative. From time to time, he will offer clients products from these activities.

This represents a conflict of interest because it gives an incentive to recommend products based on the commission or fee received. As a registered representative, Mr. Speciner does not charge advisory fees for the services offered through Cambridge Investment Research Inc. This conflict is mitigated by the fact that Mr. Speciner has a fiduciary responsibility to place the best interest of the client first and clients are not required to purchase any products or services. Clients always have the right whether or not to decide to purchase these products through another investment professional of their choosing.

Item 6: Performance-Based Fees and Side-by-Side Management

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

Item 7: Types of Clients

FPFoCo generally provides investment advice primarily to individuals and small businesses. Client relationships vary in scope and length of service.

FPFoCo does not manage client assets, therefore they do not have any account minimums.

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

In developing a financial plan for a client, FPFoCo's analysis may also include cash flow analysis, investment planning, risk management, tax planning and estate planning. Based on the information gathered, a detailed strategy is tailored to the client's specific situation.

The main sources of information include Morningstar, financial newspapers and magazines, annual reports, prospectuses, and filings with the Securities and Exchange Commission.

Each client completes an initial review questionnaire that documents their objectives, assets and desired investment strategy. The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time.

The specific risks associated with financial planning and consulting include:

- Risk of Loss
 - Client fails to follow the recommendations of FPFoCo resulting in market loss or does follow the recommendations of FPFoCo resulting in market loss.
 - Client has changes in financial status or lifestyle and therefore plan recommendations are no longer valid.

Item 9: Disciplinary Information

The firm and its management have not been involved in any criminal or civil action, administrative enforcement proceedings, or legal or disciplinary events related to past or present investment clients.

Item 10: Other Financial Industry Activities and Affiliations

Managing Member Jason Speciner is a registered representative of Cambridge Investment Research, Inc., a broker-dealer.

Neither FPFoCo nor its employees are registered or have an application pending to register as a futures commission merchant, commodity pool operator, or a commodity-trading advisor.

Managing Member Jason Speciner is also a licensed insurance agent and tax preparer with Fort Collins Tax Service, LLC. Approximately 25% of Mr. Speciner's time is spent in these practices. From time to time, he will offer clients products and/or services from these activities.

Mr. Speciner is also a registered representative of Cambridge Investment Research, Inc. Approximately 15% of his time is spent in these practices. From time to time, he will offer clients products and/or services from this activity.

Mr. Speciner is also an investment advisor representative of Cambridge Investment Research Advisors, Inc. Approximately 45% of his time is spent in these practices. From time to time, he will offer clients products and/or services from this activity.

These activities represent conflicts of interest because it gives an incentive to recommend products and services based on the commission and/or fee amount received. This conflict is mitigated by the fact that Mr. Speciner has a fiduciary responsibility to place the best interest of the client first and clients are not required to purchase any products or services. Clients always have the right to decide whether or not to purchase these products or services through another financial professional of their choosing.

FPPoCo requires all Investment Advisor Representatives and Management disclose material relationships and conflicts of interest to the firm's Chief Compliance Officer.

In addition to his other business activities, Mr. Speciner offers services as a sole proprietor. He provides opinion and advice to information service firms and their clients about the financial service and tax service industries. There is no conflict of interest as advisory clients of Financial Planning Fort Collins are not solicited for services for his consulting business.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

The employees of FPPoCo have committed to a Code of Ethics (Code). The purpose of EWAs Code is to set forth standards of conduct expected of FPPoCo employees and addresses conflicts that arise. The Code defines acceptable behavior for employees of FPPoCo. The Code reflects FPPoCo and its supervised persons' responsibility to act in the best interest of their client.

One area the Code addresses is when employees buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our clients. We do not allow any employees to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our clients. The client's best interest will be the highest priority.

FPPoCo's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other employee, officer or director of FPPoCo may engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

FPPoCo's Code is based on the guiding principle that the interests of the client are our top priority. FPPoCo's officers, directors, advisors, and other employees have a fiduciary duty to our clients and must diligently perform and uphold that duty to maintain the complete trust and confidence of our clients. When a conflict arises, it is our obligation to put the client's interests over the interests of either employees or the company. The client's best interests will be served in every case.

The Code applies to “access” persons. “Access” persons are employees who have access to non-public information regarding any clients' securities, or non-public information regarding the portfolio holdings of any reportable fund.

The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

FPPoCo and its employees do not recommend to clients securities in which we have a material financial interest.

FPPoCo and its employees may buy or sell securities that are also held by clients. In order to mitigate conflicts of interest, employees are required to disclose all reportable securities transactions as well as provide FPPoCo with copies of their brokerage statements.

The Chief Compliance Officer of FPPoCo is Jason S. Speciner. He reviews all employee trades each quarter. The personal trading review and subsequent follow-up regarding any inappropriate trades helps assure that the personal trading of employees does not affect the markets. Trades that otherwise disadvantage the client will not be allowed.

FPPoCo does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist in this area. However, employees may buy or sell securities at the same time they buy or sell securities for clients. In order to mitigate conflicts of interest employees are required to disclose all reportable securities transactions as well as provide FPPoCo with copies of their brokerage statements. The personal trading review and subsequent follow-up regarding any inappropriate trades helps assure that the personal trading of employees does not affect the markets. The Chief Compliance Officer of FPPoCo is Jason S. Speciner. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that employees of the firm do not receive preferential treatment over client transactions.

Item 12: Brokerage Practices

- *Directed Brokerage*
FPPoCo does not manage client assets, therefore it is not applicable for a client to have a brokerage account.
- *Soft Dollar Arrangements*
FPPoCo does not have any soft dollar arrangements.
- *Limited Brokerage Discretion*
FPPoCo does not have discretion over any client funds.
- *Best Execution*
FPPoCo does not manage client assets, therefore best execution requirements are not applicable.

FPPoCo does not manage client assets, therefore, they do not have discretion to aggregate purchases and sales and other transactions.

Item 13: Review of Accounts

FPFoCo does not manage client assets, therefore it is not applicable to do account reviews.

FPFoCo does not manage client assets, therefore it is not applicable to do account reviews.

Clients will not receive account statements as no accounts will be held with FPFoCo.

Item 14: Client Referrals and Other Compensation

FPFoCo does not receive any fees from third parties.

FPFoCo does not compensate for client referrals.

Item 15: Custody

Because FPFoCo does not manage client assets it does not have custody of client funds or securities.

Item 16: Investment Discretion

FPFoCo does not have discretionary authority to manage securities accounts on behalf of clients.

Item 17: Voting Client Securities

FPFoCo does not manage client assets, therefore they do not vote proxies on securities.

Item 18: Financial Information

A balance sheet is not required to be provided because FPFoCo does not serve as a custodian for client funds or securities and FPFoCo does not require prepayment of fees of more than \$500 per client and six months or more in advance. FPFoCo has no condition that is reasonably likely to impair our ability to meet contractual commitments to our clients. FPFoCo and its affiliates have no bankruptcies in the past 10 years.

Item 19: Requirements for State Registered Advisors

Education and business background, including any outside business activities and disclosable events for all management and supervised persons can be found in the Supplement to this Brochure (Part 2B of Form ADV).

Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities

None to report