

SUPERVISED PERSON BROCHURE

FORM ADV PART 2B

Jason S. Speciner, CFP®, EA

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 supplement provides information about Jason S. Speciner and supplements the Financial Planning Fort Collins's brochure. You should have received a copy of that brochure. Please contact Jason S. Speciner if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Jason S. Speciner (CRD #4781020) is available on the SEC's website at www.adviserinfo.sec.gov.

JANUARY 18, 2017

Brochure Supplement (Part 2B of Form ADV)

Jason S. Speciner, CFP®, EA

- Year of birth: 1982

Educational Background and Business Experience

Educational Background:

- Colorado State University; Bachelor of Science in Business Administration; 05/2004

Business Experience:

Fort Collins Tax Service, LLC dba Financial Planning Fort Collins

Investment Advisor Representative/Chief Compliance Officer 05/2016 to Present

Fort Collins Tax Service, LLC

Managing Member/Tax Preparer 11/2014 to Present

Cambridge Investment Research Inc.

Registered Representative..... 07/2013 to Present

Cambridge Investment Research Advisors, Inc.

Investment Advisor Representative 07/2013 to Present

Jason Speciner, Sole Proprietor

Business Consultant 11/2015 to Present

Jason Speciner, Sole Proprietor

Notary 06/2009 to Present

Jason Speciner, Sole Proprietor

Insurance Agent 05/2004 to Present

Long Green Planning Group, LLC

dba for Registered Representative & Investment Advisor Representative

Manager..... 08/2010 to 07/2015

Cetera Advisor Networks LLC

Registered Representative/Investment Advisor Representative 07/2007 to 07/2013

Jason S. Speciner, LLC

dba for Registered Representative & Investment Advisor Representative

Owner..... 07/2007to 12/2010

Waddell & Reed, Inc.

Investment Advisor Representative 06/2004 to 07/2007

Waddell & Reed, Inc.

Registered Representative..... 05/2004 to 07/2007

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

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

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.
CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Enrolled Agent (EA): Enrolled Agents are enrolled by the Internal Revenue Service and authorized to use the EA designation. EA enrollment requirements:

- Successful completion of the three-part IRS Special Enrollment Examination (SEE), or completion of five years of employment by the IRS in a position which regularly interpreted and applied the tax code and its regulations.
- Successfully pass the background check conducted by the IRS.

Other Business Activities Engaged In

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 have the option to purchase these products or services through another financial professional of their choosing.

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.

Additional Compensation

Mr. Speciner receives additional compensation in his role as an insurance agent, tax preparer, registered representative, and investment advisor representative; however, he receives no performance-based compensation.

Supervision

Since Mr. Speciner is the sole owner of Financial Planning Fort Collins, he is solely responsible for all supervision and formulation and monitoring of investment advice offered to clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual.

Requirements for State-Registered Advisors

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None