



JAMES ERIC MULLINS, RICP®

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FORM ADV PART 2B

BROCHURE SUPPLEMENT

This brochure supplement provides information about J. Eric Mullins that supplements the Investments & Financial Planning, LLC brochure. You should have received a copy of that brochure. Contact us at 859-543-8188 if you did not receive Investments & Financial Planning, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about J. Eric Mullins (CRD # 4548105) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

J. Eric Mullins, RICP®

Year of Birth: 1976

Formal Education After High School:

- Morehead State University, BA Business Administration/Finance, 5/2002

Business Background:

- Securities Service Network, LLC., Registered Representative, 8/2017 - Present
- Investments & Financial Planning, LLC, Investment Adviser Representative, 6/2012 - Present
- Investments & Financial Planning, LLC, Managing Partner, 1/2012 - Present
- WFG Investments Inc., Registered Representative, 6/2012 - 8/2017
- LPL Financial, LLC, Investment Adviser Representative/Registered Representative, 10/2005 - 7/2012

Certifications: **RICP®**

Retirement Income Certified Professional™ (RICP®)

Issued by The American College

Qualifications Required:

- Completion of three required college level classes that represent an average study time of 150 hours
- Three years of full-time business experience
- Adherence to a strict code of professional ethics created by The American College
- Completion of 15 hours of continuing education every two years

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. J. Eric Mullins has no required disclosures under this item.

Item 4 Other Business Activities

J. Eric Mullins is a Registered Representative with Securities Service Network, LLC. Securities Service Network, LLC ("SSN") is a diversified financial services company engaged in the sale of specialized investment products. In this capacity, Mr. Mullins may recommend securities or insurance products offered by SSN as part of your investment portfolio. If you purchase these products through Mr. Mullins, he will receive the customary commissions in his separate capacity as a Registered Representative of SSN. This practice presents a conflict of interest and gives him an incentive to recommend investment products based on the compensation received, rather than on a client's needs. To address this potential conflict of interest, Investments & Financial Planning, LLC ("IFP") requires that securities are purchased with the commission or mark up waived however there could be situations where this is unavoidable. Trades are reviewed daily to ensure that they are in the best interest of the client. Client accounts are also randomly reviewed quarterly for inconsistencies with investment objectives, accuracy of fee billing and deduction in accordance to the fee schedule on file, excessive trading, excessive commissions or markups and other determining factors deemed appropriate by IFP. Clients have the option to purchase investment products recommended by IFP through other brokers or agents other than SSN.

Additionally, Mr. Mullins could be eligible to receive incentive awards such as SSN. may offer. He may also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Mr. Mullins an incentive to recommend investment products based on the compensation received, rather than on your investment needs.

J. Eric Mullins is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Mullins for insurance related activities. This presents a conflict of interest because Mr. Mullins may have a financial incentive to recommend insurance products to you. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm. Furthermore, Mr. Mullins is a fiduciary and is obligated to put his clients' interests first at all times.

Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. Mullins's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Investments & Financial Planning, LLC's firm brochure for additional disclosures on this topic.

Item 6 Supervision

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Investments & Financial Planning, LLC, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

My supervisor is: David B. Short, Chief Compliance Officer

Supervisor phone number: 859-543-8188

Item 7 Requirements for State-Registered Advisers

J. Eric Mullins does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.