



DAVID BRIAN SHORT, CFP®, CFS®, ChFC®, RICP®

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FORM ADV PART 2B

BROCHURE SUPPLEMENT

This brochure supplement provides information about David Short 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 David Short (CRD # 4521911) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

David Short, CFP®, CFS®, ChFC®, RICP®

Year of Birth: 1979

Formal Education After High School:

- Institute of Business & Finance, MS MSFS, 8/2010 - 5/2011
- University of Pikeville (formerly Pikeville College), BA Accounting & Management, 8/1998 - 12/2001

Business Background:

- Investments & Financial Planning, LLC, Investment Adviser Representative, 6/2012 - Present
- Investments & Financial Planning, LLC, Managing Partner, 1/2012 - Present
- Securities America, Inc., 9/2020 - 6/2021
- Securities Service Network, LLC., Registered Representative, 8/2017 - 9/2020
- WFG Investments Inc., Registered Representative, 6/2012 - 8/2017

Certifications: **CFP®, CFS®, ChFC®, RICP®**

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 63,000 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.

Certified Fund Specialist® (CFS®)

The Certified Fund Specialist® certification is issued by the Institute of Business and Finance and serves as an indication of an individual's expertise in mutual funds and the mutual fund industry. The CFS® is the fourth oldest financial designation in the financial services industry and the oldest designation in the mutual fund industry, coming into existence in 1988.

Curriculum: The CFS® program consists of six modules. Each module covers various mutual fund related topics and takes 23 hours or less to complete.

Chartered Financial Consultant® (ChFC®)

This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take seven mandatory courses which include the following disciplines: financial, insurance, retirement and estate planning; income taxation, investments and application of financial planning; as well as two elective courses involving the application of the aforementioned disciplines. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.

Retirement Income Certified Professional™ (RICP®)

This designation is issued by The American College and may be used by individuals who have successfully completed the initial and ongoing certification requirements for this designation. RICP® is an advanced designation appropriate for individuals specializing in the retirement income planning field. It is designed for professionals with at least three years of financial service industry experience. In addition to passing a proctored exam, candidates for the RICP® credential must satisfactorily fulfill the following requirements:

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. David Short has no required disclosures under this item.

Item 4 Other Business Activities

David Short 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. Short for insurance related

activities. This presents a conflict of interest because Mr. Short has 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. Short 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. Short's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Service, Fees, and Compensation and Additional Information* section(s) of Investments & Financial Planning, LLC's Form ADV Part 2A Appendix 1 or 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: J. Eric Mullins, Managing Partner

Supervisor phone number: 859-543-8188