

**Item 1 – Cover Page**



**R.W. Stanley Investment Planning**

An Illinois Registered Investment Advisor

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Libertyville, IL 60048  
(847) 816-0170

[www.rwsinvestmentplanning.com](http://www.rwsinvestmentplanning.com)

**Form ADV Part 2  
Advisory Brochure  
March 10, 2023**

This brochure provides information about the qualifications and business practices of Robert W. Stanley d/b/a R.W. Stanley Investment Planning a Registered Investment Advisor. If you have any questions about the contents of this brochure, please contact Mr. Stanley at (847) 816-0170.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any state securities authority. Additional information about R.W. Stanley Investment Planning also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Click on the "Investment Adviser Search" link and then search for "Investment Adviser Firm" using the firm's IARD number, which is 149205.

While the firm and its associates may be registered with the State of Illinois, it does not imply a certain level of skill or training on the part of the firm or its associated personnel.

## **Item 2 – Material Changes**

The firm has amended its ADV Part 2 Brochure from the previously filed ADV Part II and Schedule F dated January 02, 2014. The current brochure is in the new plain-English format and features an address number (1580) correction on the cover page and two spelling corrections (weakly) on page 8.

The firm has further amended its ADV Part 2 Brochure from the previously filed ADV Part II and Schedule F dated March 03, 2015. The current brochure amended *Charged Prepayment of Client Fees* on pages 6 & 7. The firm no longer charges prepayment of client fees.

The firm has further amended its ADV Part 2 Brochure from the previously filed ADV Part II and Schedule F dated February, 2018. The current brochure amended Fees and Compensation on page 6. The firm now bases all new projects and future work on an hourly rate of \$210 per hour.

The firm has amended its ADV Part 2 Brochure from the previously filed ADV Part II and Schedule F dated January, 2020. The updated brochure amended Item 18 - Financial Information, on page 13. In May of 2020 the firm's Principle applied for and was granted a loan under the Paycheck Protection Program (PPP).

The firm has further amended its ADV Part 2 Brochure from the previously filed ADV Part II and Schedule F dated May, 2020. The current brochure amended Fees and Compensation on page 6 and the suite number on the title page. The firm has instituted a minimum charge for any one given project of \$900 (4 hours) and for projects in excess of that minimum (4 hours), now bases all new and future work primarily on an hourly rate of \$225 per hour.

The firm may at any time update this document and either send a copy of its updated brochure or provide a summary of material changes to its brochure and an offer to send an electronic or hard copy form of the updated brochure. It is also possible to download this brochure, at any time, from the SEC's Website: [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) or you may contact our firm at (847) 816-0170

As with all firm documents, clients and prospective clients are encouraged to thoroughly review this brochure in its entirety and are encouraged to ask questions at any time prior to and/or throughout the engagement.

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**Important Note:** Throughout this document, R.W. Stanley Investment Planning may be referred to as: “the firm,” “our,” “us,” or “we.” The client or prospective client may be referred to as “you,” “your,” “they,” etc., and refers to a client engagement involving a single person as well as two or more persons. The term “advisor” and “adviser” are used interchangeably throughout this document.

## Item 4 – Advisory Business

### Description of Our Firm

Robert W. Stanley d/b/a R.W. Stanley Investment Planning (“the firm”, “our”, “us” or “we”) has been registered as an independent investment adviser in the State of Illinois since 2009. Both the firm and its associated persons may register or meet certain exemptions to registration in other states in which they conduct business. Robert W. Stanley is the owner in entirety and designated principal of the firm.

### Description of Advisory Services Offered

R.W. Stanley Investment Planning provides fee-only financial planning and investment advisory services on an as-needed, per-project basis primarily to individuals and families but also on occasion to trusts, estates, charitable organizations, businesses and corporations. These services may be broad-based or much more narrowly focused depending upon each client’s unique circumstances, needs and specific preferences. Advice is offered in areas such as portfolio asset allocation and diversification strategies including specific investment recommendations, capital needs analysis, retirement planning, college funding, cash flow and debt management analysis, tax planning strategies, risk management, estate planning, and if specifically requested help with financial plan implementation. When financial planning services are focused only on limited areas of client interest, however, the client must understand that their overall financial situation or needs *may not be fully addressed* due to the limitations they have established within the engagement.

R.W. Stanley Investment Planning offers an initial complimentary interview to exchange information and determine the scope of services to be provided. Following the meeting, we will provide a proposal for services in writing. If the client wishes to engage us, both the client and the firm will enter into a written agreement. Further discussion and data gathering is conducted to obtain information from the client on financial needs, goals, holdings, etc. Once we complete our review and analysis, a written report with specific recommendations is prepared and presented to the client. Projects typically conclude upon delivery of the advice and/or recommendations.

All financial advice and/or plans are based upon the information disclosed by the client or their legal agent, and incorporate the client’s financial situation at the time the plan is presented. In performing its services the firm may, but is not required to, verify any information received from the client or from the client’s agents. It remains the client’s responsibility to promptly notify R.W. Stanley Investment Planning if there is a material change in their financial situation or investment objectives for the purpose of evaluating or revising the firm’s recommendations or services.

We generally recommend client’s re-engage us for annual periodic reviews to rebalance their portfolio, update their plan if necessary and/or address new financial issues or questions. It is the client’s choice and responsibility to initiate subsequent services. If the client re-engages us for a subsequent project, we will discuss with the client at that time the scope of such services.

### Educational Workshops

We may provide educational workshops for groups desiring general advice on investments and personal finance. Such workshops or programs are purely educational in nature and do not involve the sale of any investment or insurance product. Information presented will not be based on any specific person’s need, nor will we provide individualized investment advice to attendees during these programs. Workshops are often pro bono in nature, but at times a fee may be assessed and will be announced in advance, or may be paid by the sponsor.

## General Information

R.W. Stanley Investment Planning does not provide accounting, legal, or insurance sales services. With the client's consent, we may work with the client's other advisors (accountants, attorneys, etc.) to assist with coordination and implementation of agreed upon strategies. The client should be aware that these other advisors may bill the client separately for their services and these fees will be in addition to those of R.W. Stanley Investment Planning.

At our firm the client retains absolute discretion over all implementation decisions and is free to accept or reject any recommendation made by the firm. R.W. Stanley Investment Planning does *not* have discretion over client assets, does *not* directly manage *nor* monitor client investments, and does *not* participate in wrap fee programs.

Our firm will use its *best judgment* and *good faith effort* in rendering its services. R.W. Stanley Investment Planning ***cannot warrant or guarantee*** any particular level of account performance or that your account will be profitable over time. ***Past performance is not necessarily indicative of future results.***

Except as may otherwise be provided by law, our firm will not be liable to the client, heirs, or assignees for any loss an account may suffer by reason of an investment decision made or other action taken or omitted in good faith by our firm with that degree of care, skill, prudence and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use; any loss arising from our adherence to your direction or that of your legal agent; any act or failure to act by a service provider maintaining an account.

Notwithstanding the preceding, nothing within our client agreement is intended to diminish, limit or waive your rights under federal or state securities laws or the rules promulgated pursuant to those laws.

## Wrap Fee Programs

Our firm does not participate in or sponsor wrap fee investment management programs.

## Client Assets Under Management

R.W. Stanley Investment Planning *provides advice only*, and does not manage client assets.

## Item 5 – Fees and Compensation

We provide our financial planning and investment consultation services under a per project arrangement. Project pricing is based primarily on an hourly rate of \$225 per hour with the minimum charge being \$900 (4 hours) for any one given project. For each given project you will be billed a minimum of \$900 (4 hours) plus all actual time spent in excess of that minimum (4 hours) being billed in six-minute increments at \$225 per hour, with any partial increment being treated as a whole.

Those services that are to be provided to you will be detailed in the written agreement. Fees for these services are negotiable at the sole discretion of our firm's principal and comparable services may potentially be provided elsewhere for a lower fee.

## Charged Prepayment of Client Fees

The firm does not require nor does it except prepayments (deposits) for any projects (engagements). Fees incurred for services provided (projects) are due upon delivery and/or presentation of the recommendations. The firm holds no unearned (prepaid) client fees or deposits.

### Termination of Services

Either party may terminate an engagement at any time, typically through written notice. Should the client verbally notify us of the termination, and if in two business days following this verbal notification we have not received written notice from the client, we will make written notice of such termination in its records and will send our own termination notice to the client as a substitute.

A client may terminate services within five (5) days of signing the service agreement without penalty or charge and all prepaid fees will be refunded. Should the client terminate an engagement after this date, any prepayment will be applied to time incurred and either a refund or additional billing to the client will be processed as appropriate.

### External Compensation for the Sale of Securities to Clients

As a fee-only planning firm, R.W. Stanley Investment Planning does not receive commissions, bonuses or other compensation based on the sale of financial products such as insurance contracts or securities investments including distribution or “trail” (12b-1) fees from the sale of mutual funds. In addition, R.W. Stanley Investment Planning does not take over management of client assets and does not charge fees based on a percentage of those assets. To minimize any conflicts of interest, the only compensation we receive is the project fee from the client.

Project fees paid to R.W. Stanley Investment Planning for financial planning and investment advisory services are completely separate from the fees and expenses charged by mutual fund companies. A complete explanation of these fees and expenses are provided in each mutual fund prospectus. Clients are encouraged to read the prospectus before investing. Clients may also incur transaction costs or administration fees from brokerage firms, trust companies or other service providers. Clients are encouraged to obtain a current schedule of these fees from the service provider prior to entering into any agreement.

### **Item 6 – Performance-Based Fees and Side-By-Side Management**

R.W. Stanley Investment Planning does not charge fees based on a share of capital gains or capital appreciation of the funds or any portion of the funds of an advisory contract, also known as “performance-based-fees”.

Further our fees will not be based on side-by-side management, which refers to a firm simultaneously managing accounts that do pay performance-based fees (such as a hedge fund) and those that do not. We do not manage assets and do not charge performance based fees of any kind.

### **Item 7 – Types of Clients**

R.W. Stanley Investment Planning primarily provides its services to individuals and families but also provides services to trusts, estates and businesses. We do *not* require clients to have minimum income levels, dollar value of assets, net worth, or other conditions in order to engage our services. The firm does, however, reserve the right to decline service to any prospective or returning client for any reason.

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

### **Methods of Analysis**

If we are engaged to provide investment advice, the client's current financial situation, needs, goals, objectives and tolerance for risk are initially evaluated. Asset allocation, portfolio diversification and investment decisions are made and discussed with the client to, in our option and best judgment, help meet the client's objectives while minimizing their overall risk exposure. R.W. Stanley Investment Planning typically employs macroeconomic and fundamental financial analyses to develop *long-term* investment strategies.

Recommendations provided are based on publicly available reports, analysis and research materials, computerized asset allocation modeling programs, and various industry subscription services.

### **Investment Strategy**

We believe that a broad based portfolio asset allocation strategy deployed across diverse investment categories (stock vs. bond, foreign vs. domestic, large cap vs. small cap, high yield vs. high quality, etc.) is the primary determinant of *long-term* portfolio returns as opposed to market timing or individual stock pricing, as well as the preferred method to control and minimize investment risk and volatility. We employ primarily *long-term* strategic asset allocation strategies with periodic rebalancing and subscribe to the principles of The Efficient Market Hypothesis and Modern Portfolio Theory the major premises of which include:

- Markets are typically efficient over the *long-term* (though not always rational over the *short-term*); therefore, it is very difficult to gain a competitive edge by attempting to exploit (actively manage) market anomalies.
- Adding non-correlated and/or weakly correlated asset classes to an investment portfolio reduces the portfolio's volatility/risk while increasing expected rates of return per unit of risk taken.
- Proper diversification of a portfolio across non-correlated and/or weakly correlated asset classes and styles can maximize expected return for a certain level of risk; likewise, it can minimize risk for a certain expected rate of return.

Portfolios are customized to a client's specific planning needs, risk tolerance and individual circumstances. We generally recommend low cost passively-managed index mutual funds and exchange traded funds whenever feasible. Existing positions within a client account will be evaluated and may be recommended to remain when deemed appropriate. We do not generally provide recommendations for buying individual securities (i.e., individual stocks), but can and do take existing individual securities into account when giving investment advice.

### **Security-Specific Material Risks**

While R.W. Stanley Investment Planning believes its strategies and investment recommendations are designed to potentially produce the appropriate return for a given level of risk, it cannot warrant or guarantee that an investment objective or planning goal will be achieved.

Some investment decisions made by the firm and/or client may result in loss, including potential loss of the original principal invested. The client should understand and be able to bear the various risks involved in investing. These risks may include, but are not limited to, the market, currency, interest-rate, inflation, liquidity, credit, tracking-error, management and/or political risk, among others. We encourage clients to review the prospectus for each investment prior to purchase.



### **Item 9 – Disciplinary Information**

Neither R.W. Stanley Investment Planning nor any of its associated persons have been the subject of a legal or disciplinary event pursuant the Investment Advisers Act of 1940 (as amended) or similar state statute.

### **Item 10 – Other Financial Industry Activities and Affiliations**

Neither R.W. Stanley Investment Planning nor any of its associated persons are affiliated with or maintain a material relationship or arrangement with another financial industry entity. We conduct business activities in a manner that avoids actual or potential conflicts of interest between the firm, employees and the client, or that may otherwise be contrary to law. We will provide disclosure to our clients prior to and throughout the term of an engagement of any conflicts of interest which will or may reasonable compromise our impartiality or independence.

As a service to clients, R.W. Stanley Investment Planning may provide referrals to various professionals, such as an attorney or accountant. R.W Stanley Investment Planning does not have agreements with or receive referral fees from any other professional.

R.W. Stanley Investment Planning is a member of the Garrett Planning Network (GPN) and the National Association of Personal Financial Advisors (NAPFA); both are national networks of fee-only financial advisors. The firm pays annual membership fees to GPN and NAPFA for extensive services that include training, compliance, and operational support to enhance the firm’s ability to provide quality service and advice to the investing public. NAPFA and GPN members must adhere to ethical guidelines, and meet experiential and educational requirements.

Associated persons of the firm may also hold individual membership or serve on boards or committees of professional industry associations such as the Certified Financial Planner Board of Standards, Inc., National Association of Personal Financial Advisors or the Financial Planning Association.

None of the affiliations noted above create a material conflict of interest with clients.

### **Recommendation or Selection of Other Investment Advisors and Conflicts of Interest**

We do not provide recommendations to or make selection of other investment advisors or third-party registered investment advisor firms for your account.

### **Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

R.W. Stanley Investment Planning has adopted a Code of Ethics that establishes policies for ethical conduct for all our personnel. Our firm accepts the obligation not only to comply with all applicable laws and regulations but also to act in an ethical and professionally responsible manner in all professional services and activities. Our policies include prohibitions against insider trading, among others.

#### **Code of Ethics Description**

R.W. Stanley Investment Planning adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards, Inc. These principles include:

**Principle 1 – Integrity:** Provide professional services with integrity.

*Integrity demands honesty and candor which must not be subordinated to personal gain and advantage. Certificants are placed in positions of trust by clients, and the ultimate source of that trust is the certificant's personal integrity. Allowance can be made for innocent error and legitimate differences of opinion, but integrity cannot co-exist with deceit or subordination of one's principles.*

**Principle 2 – Objectivity:** Provide professional services objectively.

*Objectivity requires intellectual honesty and impartiality. Regardless of the particular service rendered or the capacity in which a certificant functions, certificants should protect the integrity of their work, maintain objectivity and avoid subordination of their judgment.*

**Principle 3 – Competence:** Maintain the knowledge and skill necessary to provide professional services competently.

*Competence means attaining and maintaining an adequate level of knowledge and skill, and application of that knowledge and skill in providing services to clients. Competence also includes the wisdom to recognize the limitations of that knowledge and when consultation with other professionals is appropriate or referral to other professionals necessary. Certificants make a continuing commitment to learning and professional improvement.*

**Principle 4 – Fairness:** Be fair and reasonable in all professional relationships. Disclose conflicts of interest.

*Fairness requires impartiality, intellectual honesty and disclosure of material conflicts of interest. It involves a subordination of one's own feelings, prejudices and desires so as to achieve a proper balance of conflicting interests. Fairness is treating others in the same fashion that you would want to be treated.*

**Principle 5 – Confidentiality:** Protect the confidentiality of all client information.

*Confidentiality means ensuring that information is accessible only to those authorized to have access. A relationship of trust and confidence with the client can only be built upon the understanding that the client's information will remain confidential.*

**Principle 6 – Professionalism:** Act in a manner that demonstrates exemplary professional conduct.

*Professionalism requires behaving with dignity and courtesy to clients, fellow professionals, and others in business related activities. Certificants cooperate with fellow certificants to enhance and maintain the profession's public image and improve the quality of services.*

**Principle 7 – Diligence:** Provide professional services diligently.

*Diligence is the provision of services in a reasonably prompt and thorough manner, including the proper planning for, and supervision of the rendering of professional services.*

All material conflicts of interest are disclosed to clients prior to and throughout the term of an engagement that may compromise our impartiality or independence.

We periodically review and amend our Code of Ethics to ensure currency. All firm access persons are required to attest to their understanding of and adherence to the policy at least annually.

We will provide a copy of our Code of Ethics to all clients and prospective clients upon request.

## Privacy Policy

R.W. Stanley Investment Planning is committed to protecting the confidentiality of all personal information entrusted to us. This includes the personal information of all current, former, and potential clients.

Categories of nonpublic information that we collect from you may include information about your personal finances, your personal goals and health to the extent needed for the financial planning process, and transactions between you and third parties. We use this information to help you meet your personal financial goals.

It is our policy not to disclose any nonpublic personal information about you unless you have expressly directed us to do so, or unless required by law.

We restrict our records to only those persons who have a need to obtain information in order to deliver advisory or administrative services. In addition, it is important for those persons to understand that everything handled in this office is private and confidential. Nothing about our clients should be discussed outside our offices with family, friends or others. We maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk.

We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review firm records as permitted by law.

Personally identifiable information will be maintained during the time you are a client, and for any period after that as required by federal and/or state securities laws and consistent with the CFP® Code of Ethics and Professional Responsibility. After that time, the information may be destroyed.

## Participation or Interest in Client Transactions

Neither R.W. Stanley Investment planning nor any related person is authorized to recommend to a client, or effect a transaction for a client, involving any security in which the firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc. Additionally, employees are prohibited from borrowing from or lending to a client unless the client is an approved financial institution or the natural person is an immediate family member.

## Personal Trading

R.W. Stanley Investment Planning and its related persons may buy, sell or hold securities similar to those we recommend to clients for their accounts. A recommendation that we make to one client may be different in nature or in timing from a recommendation that we make to a different client. At no time will we or any related party receive preferential treatment over our clients.

## **Item 12 – Brokerage Practices**

R.W. Stanley Investment Planning is not affiliated with any bank, custodian, broker-dealer, insurance company, or other product sales group (“service provider”). When engaged to provide investment advice, we will offer to develop investment recommendations based on either the service provider with whom the client’s assets are currently maintained or an alternative provider. If the client prefers to use a new service provider, we will recommend one based on factors that include, but are not limited to, the client’s needs, the overall cost, and

ease of use for the client. The final decision to contact and/or use a recommended service provider is left to the client who will be responsible for negotiating the terms and/or arrangements for their account.

R.W. Stanley Investment Planning is an independent fee-only financial advisor. Although we may recommend one or more service providers to the client, neither the firm nor its related persons receive any compensation or special benefit from any bank, custodian, broker dealer, insurance company or other product sales group.

### **Item 13 – Review of Accounts**

R.W. Stanley Investment Planning *does not* provide continuous or ongoing monitoring of client accounts, financial plans, or of any other specific investment recommendation(s) made to the client. Periodic reviews are recommended to ensure that a financial plan or specific investment recommendation continues to meet a client's needs, but it is the client's responsibility to initiate subsequent engagements with the firm. In general, clients are encouraged to arrange reviews annually when practical, or when an event triggers a change in their personal financial situation.

### **Item 14 – Client Referrals and Other Compensation**

#### **Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest**

R.W. Stanley Investment Planning does not maintain a material relationship or receive additional economic benefit from another source if you engage our advisory services.

#### **Payments for Client Referrals**

We do not engage in solicitation activities as defined by state statute.

R.W. Stanley Investment Planning and associated persons may be members of the Garrett Planning Network (GPN), National Association of Personal Financial Advisors (NAPFA) and other professional associations such as the Financial Planning Association. Generally, participation in any of these entities requires membership fees to be paid, adherence to ethical guidelines, as well as meeting experiential and educational requirements. These associations may make search tools available via their websites that allow interested parties (prospective clients) to search for participant firms (such as us) or other individuals within a selected state or region.

Prospective clients locating R.W. Stanley Investment Planning or an associate via one of these venues are not actively marketed, nor do clients or prospective clients pay more for their services than clients referred in another fashion, such as a direct personal referral. R.W. Stanley Investment Planning does not pay these entities for prospective client referrals nor is there a fee-sharing arrangement reflective of a solicitor engagement.

### **Item 15 – Custody**

R.W. Stanley Investment Planning does not take custody of client accounts. Client funds and securities will be maintained by unaffiliated financial institutions such as banks, broker-dealers, mutual fund companies, insurance companies or transfer agents. Clients will receive account statements and transaction confirmations directly from the institution(s). R.W. Stanley Investment Planning is not involved in this process. Typically these statements are provided on a monthly or quarterly basis or as account transactions occur. Clients should carefully review all account statements they receive from financial institutions. In addition, clients should

periodically review their contact information on all accounts including electronic mail address to ensure this information remains current.

R.W. Stanley Investment Planning and its associated persons will not act as trustee for or have full power of attorney over any client account. Nor will they accept a client's account access information even for the accommodation of the client.

#### **Item 16 – Investment Discretion**

R.W. Stanley Investment Planning does not provide discretionary investment management services therefore issues related to investment discretion are not applicable.

#### **Item 17 – Voting Client Securities**

R.W. Stanley Investment Planning does not vote client proxies nor any issue related to a client's securities. Clients maintain exclusive responsibility for directing the manner in which proxies are voted as well as making all other elections relative to mergers, acquisitions, tender offers or other events pertaining to the client's investments. Clients will receive their proxies and other solicitations directly from their custodian or transfer agent. R.W. Stanley Investment Planning does not receive duplicate copies of any such offers.

#### **Item 18 – Financial Information**

Due to the nature of the firm's services and operational practices, an audited balance sheet is not required nor included in this Disclosure. The firm does, however, want to advise and further disclose that in May of 2020 the firm's Principle applied for and was granted a loan under the Paycheck Protection Program (PPP). The Principle is quite concerned that the firm will loss considerable future revenue (lost projects) due to the Covid-19 pandemic and the likely lingering reluctance of the public to meet with the Principal. Although the Principal does not believe this loss of revenue will directly or indirectly affect any of the firm's clients, it will quite likely adversely affect the Principle.

#### **Item 19 – Requirements for State-Registered Advisers**

Refer to *Part 2B of Form ADV Brochure Supplement* for further information.

### **Part 2B of ADV: Brochure Supplement (Advisory Personnel) –**

This brochure supplement provides information about Robert W. Stanley that supplements the R.W. Stanley Investment Planning brochure. You should have received a copy of that brochure. Please contact Robert W. Stanley if you did not receive the brochure or if you have any questions about the contents of this supplement. Additional information about Robert W. Stanley is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

#### **Firm Information**

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Libertyville IL 60048  
847-816-0170

[www.rwsinvestmentplanning.com](http://www.rwsinvestmentplanning.com)

## **President/Designated Principal (Supervisor)/Investment Advisor Representative**

Robert W. Stanley (born 1959)

### **Educational Background and Business Experience**

#### **Education:**

- The American College, Bryn Mawr, PA, Chartered Financial Consultant, ChFC, - 2004
- Bradley University, Peoria, IL, BS in Business - 1982

#### **Experience:**

- Principal/Founder, R.W. Stanley Investment Planning, 2009 – Present
- Principal/Founder, Stanley Insurance Agency, 1991 – 2009

#### **Professional Certification & Examinations:**

- Certified Financial Planner™ (CFP®) Professional - 2004
- Chartered Financial Consultant (ChFC) - 2004

### **Disciplinary Information**

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item. There are no criminal or civil actions, administrative enforcement proceedings, self-regulatory organization enforcement proceedings or any other proceedings applicable to R.W. Stanley Investment Planning or to Robert W. Stanley.

### **Item 4: Other Business Activities**

Robert Stanley is a member of the Garrett Planning Network (GPN), a network of independent, fee-only financial advisors, as well as a member of the National Association of Personal Financial Advisors (NAPFA). He does not participate in another business activity that would present a material conflict of interest involving the financial planning and investment advisory services provided by R.W. Stanley Investment Planning.

### **Additional Compensation**

R.W. Stanley Investment Planning prohibits employees from accepting or receiving additional economic benefit (i.e., sales awards, prizes, trips) for providing advisory services to its clients.

Robert W. Stanley is not a registered representative of a broker/dealer or insurance company and therefore does not receive commissions, bonuses or other compensation based on the sale of securities and/or insurance products including distribution or service (“trail”) fees from the sale of mutual funds.

### **Item 6: Supervision**

Robert W. Stanley serves in multiple capacities for R.W. Stanley Investment Planning such as Principal, Compliance Officer, Financial Planner and Investment Advisor Representative. He is solely responsible for the advice given to clients and can be reached at 847-816-0170.

### **Requirements for State-Registered Advisers**

Neither R.W. Stanley Investment Planning nor Robert W. Stanley has been involved in an arbitration claim, civil proceeding, self-regulatory organization proceeding, administrative proceeding, or bankruptcy petition.

### **Explanation of CFP® Credentials**

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 or professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 64,000 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, included 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.