

This brochure supplement provides information about Glenn Todd Williams that supplements the Williams Financial Planning, Inc. brochure. You should have received a copy of that brochure. Please contact Glenn Todd Williams if you did not receive Williams Financial Planning, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Glenn Todd Williams is also available on the SEC's website at www.adviserinfo.sec.gov.

Williams Financial Planning, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

Glenn Todd Williams

Personal CRD Number: 2063340

Investment Adviser Representative

Williams Financial Planning, Inc.
1617 Park Place Ave#110-WFP
Fort Worth, TX 76110
(817) 381-9371
glenn@williamsfinancialplanning.com

UPDATED: 03/22/2019

Item 2: Educational Background and Business Experience

Name: Glenn Todd Williams **Born:** 1964

Educational Background and Professional Designations:

Education:

Bachelor of Business Administration Marketing, University of Texas at Arlington
- 1990

Designations:

CFP® - Certified Financial Planner

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.

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 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:

- i. 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
- ii. 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.

Business Background:

01/2018 - Present	President & CCO Williams Financial Planning, Inc.
10/2004 - 12/2017	Investment Adviser Representative LPL Financial LLC

Item 3: Disciplinary Information

Glenn Todd Williams had a customer complaint against him where the claimant alleges that beneficiaries on a Hartford annuity were not designated properly by the financial advisor and LPL. Alleges damages of approximately \$8,293. Alleged activity period is 6/2006 through 12/2008. Through arbitration award granted to the claimant.

Item 4: Other Business Activities

Glenn Todd Williams is a licensed insurance agent. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Williams Financial Planning, Inc. always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Williams Financial Planning, Inc. in their capacity as a licensed insurance agent.

Item 5: Additional Compensation

Glenn Todd Williams does not receive any economic benefit from any person, company, or organization, other than Williams Financial Planning, Inc. in exchange for providing clients advisory services through Williams Financial Planning, Inc..

Item 6: Supervision

As the Chief Compliance Officer of Williams Financial Planning, Inc., Glenn Todd Williams supervises all activities of the firm. Glenn Todd Williams's contact information is on the cover page of this disclosure document. Glenn Todd Williams adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

- A. Glenn Todd Williams had a customer complaint against him where the claimant alleges that beneficiaries on a Hartford annuity were not designated properly by the financial advisor and LPL. Alleges damages of approximately \$8,293. Alleged activity period is 6/2006 through 12/2008. Through arbitration award granted to the claimant.
- B. Glenn Todd Williams has NOT been the subject of a bankruptcy.