

Trillium Valley Financial Planning, LLC

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www.trilliumvalleyfinancialplanning.com

Form ADV - Part 2A

12/1/2017

This Brochure provides information about the qualifications and business practices of Trillium Valley Financial Planning, LLC. If you have any questions about the contents of this Brochure, please contact us at 503.610.8837 or a.tilp@trilliumvalleyfp.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

TRILLIUM VALLEY FINANCIAL PLANNING, LLC is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about TRILLIUM VALLEY FINANCIAL PLANNING, LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

As of December 1, 2017, there are no other material changes were made from the previous version of the document date November 15, 2016.

In the future, this Item will discuss only specific material changes that are made to the Brochure and provide clients with a summary of such changes. We will also reference the date of our last annual update of our brochure.

In the past we have offered or delivered information about our qualifications and business practices to clients on at least an annual basis. Pursuant to new SEC Rules, we will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting Philip A. (Andy) Tilp, President at 503.610.8837 or a.tilp@trilliumvalleyfp.com. Our Brochure is also available free of charge on our web site www.trilliumvalleyfp.com.

Additional information about TRLLIUM VALLEY FINANCIAL PLANNING, LLC is also available via the SEC's web site www.adviserinfo.sec.gov. The IARD number for Trillium Valley Financial Planning, LLC is 151626. The SEC's web site also provides information about any persons affiliated with Trillium Valley Financial Planning, LLC who are registered, or are required to be registered, as investment adviser representatives of Trillium Valley Financial Planning, LLC.

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Item 4 – Advisory Business

Trillium Valley Financial Planning, LLC (TVFP or Advisor) was established in 2009 by Philip A. (Andy) Tilp. Andy is a CERTIFIED FINANCAL PLANNER TM, the President, Principal and sole-owner of the firm.

We provide fee-only, hourly, as-needed financial planning and investment advice services to individuals and families from all walks of life. We have no minimum asset or income requirements.

We offer you advice on a wide range of financial planning issues, including (but not limited to):

- cash flow and debt management
- asset allocation
- investment selection
- risk management
- college funding
- retirement planning
- estate planning
- tax planning

These services may be general in nature or focused on particular areas of interest or need, depending upon your unique circumstances. Our underlying philosophy is to use long-term financial planning and investment strategies.

To meet the various levels of service needed by our clients, we offer a broad array of Financial Planning services, ranging from a quick *Financial Checkup*, an extensive individual *Financial Projects* or a comprehensive *Financial Review*.

In a *Financial Checkup*, we look at your overall financial picture and address your most pressing financial issues. A typical meeting lasts around 2 hours and we provide a summary report after the meeting.

A *Financial Project* is an in-depth analysis of one or two of your specific personal finance issues. Example projects may address questions such as: Am I on track to retire? How much do I need to save for college and how am I going to pay for college? Are my investment holdings in line with my needs and goals?

A *Financial Review* is a comprehensive, in-depth analysis of the many financial factors that have an impact on your life and provides the foundation for your financial independence. The plan

balances the many pieces of your financial picture together for your benefit. Each Financial Review plan is tailored to your unique goals and objectives.

The process we use for the *Financial Projects* and *Financial Review* is as follows:

- We have an initial meeting to discuss your financial needs and goals. We will then agree on the extent and content of your financial plan. This includes us signing an agreement that clearly identifies what areas we will cover in your plan.
- The Advisor will likely need to additional documentation and detailed information about your specific situation.
- The Advisor will analyze your financial data and generate future scenarios as needed for your plan.
- The Advisor writes and presents a plan containing our significant observations, assumptions and recommendations for each area we agreed to work on.
- If needed, the Advisor can help you set up and implement the Plan. However, this help is limited to explaining how to open accounts, how to use on-line access to your banks, brokerage firms and mutual funds, and other similar assistance. You retain all custody and control your investments and accounts at all times. TVFP never has control or custody of your assets.
- The items covered in your plan are defined in the agreement we signed together. If you need additional items, or want to conduct an annual review, we will need to sign an additional agreement. The Advisor highly recommend you review your financial state on an annual basis or anytime there is a major change in your life.

Beyond our financial planning activities, TVFP also conducts educational workshops on a variety financial planning topics. This includes teaching financial literacy classes in schools and other local organizations. There may be a charge a fee for the educational workshops. These fees are typically paid by sponsor of the workshop. If there is a charge to workshop attendees, the fees will be included in the workshop announcement or invitation.

Item 5 – Fees and Compensation

Our fees for financial planning and investment advisory services are based on an hourly rate of \$150 per hour and the estimated time to complete the services. We do not charge any performance related or asset management fees. We do not sell any products and we do not

receive any commissions. We are paid solely by client fees on an hourly, fee-only basis. Because we do not have the pressure or incentive to sell or recommend product, we have no conflicts of interests. Our sole fiduciary responsibility is to the client.

For projects spanning more than three months, we bill quarterly for the time expended. We do not charge for services to be provided more than 6 months in advance. At our discretion, we may offer discounts on our fees. Because TVFP does not have custody of Client funds or securities, we receive no compensation for Assets Under Management.

The fee for *Financial Checkup* services (described in Item 4 above) is due in full when we complete our meeting.

For *Financial Review* and *Financial Project* services, described in Item 4 above, we require a deposit at the start of the service of \$500 or ½ of the estimated service cost, whichever is less. The balance of the fees are due after we present the plan to Client.

The written Service Agreement will list the specific fees and services for your individual plan and service.

Either party may terminate the engagement within 5 days of signing the Service Agreement. The termination notice must be in writing. No fees are due if the contract is terminated within the 5 days. If the Client terminates the engagement after the 5 days, the Client is responsible for any charges incurred by Advisor in the preparation of their Plan.

Unless the client is provided a copy of the Form ADV Part 2 at least 48 hours prior to entering in a written contract, the client may terminate the contract within 5 business days with no penalty.

You are free to use your own choice of broker or agent to purchase and sell any of mutual funds, ETF and other investments we recommend. We may also recommend a highly regarded broker or agent to act as your custodian. Any fees, commissions and other expenses charged by the broker are completely separate from the TVFP's fees. Clients are encouraged to obtain a fee schedule from the service provider before entering into any engagement with a broker or custodian. Trillium Valley Financial Planning, LLC does not receive any payment or compensation from the broker and/or agency fees.

The fees and expenses of our services also are completely separate from any fees and expenses associated with the mutual funds, ETFs or other investments that we may recommend. Each investment has an explanation of its expenses in its prospectus. You are encouraged to read the prospectus before investing. Trillium Valley Financial Planning does not receive any payment or compensation from the client's investments transactions. The only compensation received by Trillium Valley Financial Planning is the hourly fees paid directly by Client.

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

Trillium Valley Financial Planning, LLC does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 – Types of Clients

Trillium Valley Financial Planning, LLC provides financial planning services primarily to individuals and families, including high net worth individuals.

We have no minimum asset or income requirements.

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

Trillium Valley Financial Planning, LLC uses the following method of analysis and investment strategies:

- We evaluate your current financial situation, needs, goals, objectives and tolerance for risk through an extensive confidential questionnaire that you complete. Next, we use the questionnaire as part of an in-depth discussions with you. The goal of the discussions and questionnaire is to fully understand your personal financial situation. Note, it is your responsibility to provide a complete and candid picture of your financial condition.
- Using the information gathered in our initial and subsequent discussions, the Advisor puts together a plan that balances the applicable components of your financial life into a comprehensive plan. The plan is optimized around your entire financial picture, rather than a single entity.
- The Advisor applies their best judgment to make asset allocation and investment policy decisions. The goal is to help you achieve your overall financial objectives while minimizing risk exposure and minimizing your costs. Asset allocation is a key component of TVFP's investment portfolio design. We believe that the appropriate allocation of assets across diverse investment categories (stock vs. bond, foreign vs. domestic, large cap vs. small cap, high quality vs. high yield, etc.) is critical in the long-term success of one's financial objectives.
- TVFP's investment selection philosophy and implementation strategy is to focus on fundamentals financial and a long-term, buy-and-hold approach. Our recommendations are

based on publicly available reports, analysis, research materials, computerized asset allocation models, and various subscription services. The subscription services used by TVFP include research analysis from Morningstar and Dr. Craig Israelsen's 7Twelve® Portfolio asset allocation models.

You need to be aware that all investments have some risk associated with them and have a potential for loss. Therefore, you should be prepared to bear the risk of such a potential loss.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Trillium Valley Financial Planning, LLC or the integrity of Trillium Valley Financial Planning, LLC's management.

Trillium Valley Financial Planning, LLC has had no legal and/or disciplinary events, and does not have any pending events.

Item 10 – Other Financial Industry Activities and Affiliations

The advisor concentrates the majority of time and effort for TVFP, providing financial planning advice, investment analysis and recommendations.

The advisor is occasionally employed outside the firm to produce and teach Personal Financial Literacy courses to high school and young adults.

As a service to clients, we may provide referrals to other Investment Advisory firms and other professionals, such as CPA, attorneys, etc. TVFP does not have agreements with and does not receive referral fees from any other Advisors.

Philip A (Andy) Tilp is a CERTIFIED FINANCAL PLANNER™ certificant, member of Garrett Planning Network (GPN) and registered member of the National Association of Personal Financial Advisors ("NAPFA"). Both are nationwide networks of independent professional fee-only financial advisors. GPN members are dedicated to providing competent, objective financial advice to people from all walks of life.

Trillium Valley Financial Planning, LLC is not registered as, nor do we have an application pending as a securities broker-dealer. We are also not registered and do not have an application pending as a futures commission merchant, commodity pool operator or commodity-trading adviser.

We do not have arrangements that are material to our advisory business or our clients with a related person who is a broker-dealer, investment company, other investment adviser, financial planning firm, commodity pool operator, commodity trading adviser or futures commission merchant, banking or thrift institution, accounting firm, law firm, insurance company or agency, pension consultant, real estate broker or dealer or entity that creates or packages limited partnerships.

No one associated with Trillium Valley Financial Planning, LLC or any related person is a general partner in any partnership that solicits clients to invest.

Item 11 – Code of Ethics

At times, employees of TVFP and other related parties to the advisor may own securities that we also recommended to you. However, at no time will we or any party related to TVFP receive preferential treatment over you.

Trillium Valley Financial Planning, LLC has adopted a code of ethics that sets forth the basic policies of ethical conduct for everyone associated with the firm. This code of ethics governs employees' personal trading and is intended to ensure that their securities transactions are conducted in a lawful manner that avoids any actual or potential conflicts of interest between such persons and clients of the firm. A copy of the firm's code of ethics is available upon request by any client or potential client.

Trillium Valley Financial Planning, LLC adheres to the Certified Financial Planner Board of Standards Code of Ethics, which may be found at: www.cfp.net/learn/ethics.asp and the National Association of Personal Financial Advisors (“NAPFA”) Fiduciary Oath, which can be found at <http://www.napfa.org/about/FiduciaryOath.asp>.

Item 12 – Brokerage Practices

Trillium Valley Financial Planning, LLC is not associated with any broker-dealer firm. We may recommend the services of a high quality, low-cost provider, such as Vanguard, Schwab and Fidelity. Broker or custodian recommendations are based on individual client needs, availability of investment products, level of service and brokerage fees and commissions.

Item 13 – Review of Accounts

Trillium Valley Financial Planning, LLC provides Financial Planning services that may include, but are not limited to

- Advice on cash flow,
- Debt management,
- Asset allocation and specific investment selection,
- Retirement planning,
- Risk management,
- College funding,
- Estate planning,
- Tax planning,

These services are provided on an hourly or flat fee per project basis. Flat fees are based on the anticipated number of hours involved in the project.

TVFP recommends the client has a periodic financial check-ups and portfolio reviews. We may send you a reminder on an annual basis, but you must initiate these reviews. Each engagement between you and TVFP is separate, meaning the Service Agreement covers only what was specified in its terms. Additional services will require we implement an additional Service Agreement.

Recommendations, advice and primary client contact is provided by Philip A (Andy) Tilp, CERTIFIED FINANCIAL PLANNER™, President and Principal of the firm.

Item 14 – Client Referrals and Other Compensation

No person associated with Trillium Valley Financial Planning, LLC nor any related person has any arrangements, either orally or in writing, to be paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients. It is our policy not to receive any compensation, either directly or indirectly, for client referrals.

The only compensation the advisor receives is in the form of fees paid directly by the client.

Item 15 – Custody

Clients shall remain in custody and control of all their assets and accounts at all times. TVFP shall at no time have control or custody of the client's assets, accounts or investments.

Statements for your accounts will come from the custodian holding your investments. You should receive these statements at least quarterly. You are urged to review and verify your account every time you receive a statement.

Item 16 – Investment Discretion

Trillium Valley Financial Planning, LLC provides Financial Planning services, including recommendations on specific investments to buy or sell. The client has the final decision whether or not to proceed with any recommendation. It is the responsibility of the client to take the action to initiate any transactions and to complete sale or purchase of any investment.

Item 17 – Voting Client Securities

As a matter of firm's policy and practice, Trillium Valley Financial Planning, LLC does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. If requested by the client, TVFP may provide advice to clients regarding the clients' voting of proxies.

Item 18 – Financial Information

This item requires Registered Investment Advisers to provide you with certain financial information or disclosures about Trillium Valley Financial Planning, LLC's financial condition.

At this time, Trillium Valley Financial Planning, LLC has:

- no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients,
- has not been in the past, is not currently and is not pursuing any bankruptcy proceeding.

Item 19 – Requirements for State-Registered Advisers

This item requires State Registered Investment Advisers to provide you with certain information or disclosures about the principals of Trillium Valley Financial Planning, LLC

A. Educational Background and Business Experience

Name: Philip A (Andy) Tilp (Born 1954)

Title: President and Founder

Formal Education:

- Executive Graduate Certificate in Financial Planning, University of Portland (2009)
- Master of Science in Computer Science, Oregon State University (1991)
- Bachelor of Science in Electrical Engineering, Colorado State University (1981)

Business Background:

- Trillium Valley Financial Planning, LLC, President and Founder, (2009 to present)
- Co-owner and business manager of small farm operation (1998 to present)
- Software Engineering and Management positions (1981 to 2010)

Examinations/ Professional Designations:

- CERTIFIED FINANCIAL PLANNER™ certificant, 2011.
- Series 65 Exam - Uniform Investment Advisor State Law Exam, NASD, 2009

Professional Association:

- Garrett Planning Network (GPN)
- National Association of Personal Financial Advisors (NAPFA)
- Financial Planning Association (FPA®)

B. Other Business Activities

The advisor is also engaged in the following non-financial related businesses:

- Co-owner and business manager of small farm operation raising Pygora goats and selling Pygora products such as fiber for spinning and yarn.
- Adjunct Instructor, Portland State University, School of Business Administration. Instructor for personal financial literacy and planning class.

C. Additional Compensation

Philip A (Andy) Tilp does not accept or receive additional economic benefit (i.e. sales awards or other prizes) for providing advisory services to clients.

D. Disciplinary Information

Philip A (Andy) Tilp has not been nor is currently the subject of any reportable legal or disciplinary event.