

*This brochure supplement provides information about Ryan Naugle that supplements the Advice & Planning Services LLC brochure. You should have received a copy of that brochure. Please contact Ryan Naugle if you did not receive Advice & Planning Services LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Ryan Naugle is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

**Advice & Planning Services LLC**  
Form ADV Part 2B – Individual Disclosure Brochure  
*for*  
**Ryan Naugle**  
Personal CRD Number: 4392246  
Investment Adviser Representative

Advice & Planning Services LLC  
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UPDATED: 8/19/2024

## Item 2: Educational Background and Business Experience

**Name:** Ryan Naugle

**Born:** 1978

### **Educational Background and Professional Designations:**

#### **Education:**

MBA Management, Seton Hill - 2014

BSBA Finance, University of Pittsburgh - 2001

#### **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:**

04/2016 - Present	Certified Financial Planner Advice & Planning Services LLC
04/2015 – 04/2016	Certified Financial Planner Global Financial Private Capital, LLC
08/2009 - 03/2015	Wealth Management Advisor TIAA-CREF Individual & Institutional Services, LLC
04/2001 - 08/2009	Senior Financial Planner MetLife Securities

### **Item 3: Disciplinary Information**

There are no legal or disciplinary events that are material to a client’s or prospective client’s evaluation of this advisory business.

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

Ryan Naugle is a registered representative with Purshe Kaplan Sterling Investments. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Advice & Planning Services LLC always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services of any representative of Advice & Planning Services LLC in such individual’s outside capacities.

### **Item 5: Additional Compensation**

Ryan Naugle does not receive any economic benefit from any person, company, or organization, other than Advice & Planning Services LLC in exchange for providing clients advisory services through Advice & Planning Services LLC.

### **Item 6: Supervision**

As the Chief Compliance Officer of Advice & Planning Services LLC, Ryan Naugle supervises all activities of the firm. Ryan Naugle's contact information is on the cover page of this disclosure document. Ryan Naugle adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.