

Gabriel A. Twining, CFP®

Financial Plan, Inc.

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This Brochure Supplement provides information about Gabriel A. Twining that supplements the Financial Plan, Inc. Firm Brochure (Form ADV Part 2A). You should have received a copy of that Brochure. Please contact David Dick at (360) 714-1234 or david.dick@FinancialPlanInc.com if you did not receive copy of Financial Plan, Inc.'s Form ADV Part 2A or if you have any questions about the contents of this Brochure Supplement.

Additional information about Gabriel A. Twining, CFP® is available on the SEC's website at www.adviserinfo.sec.gov.

Ethics – Agree to be bound by the 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 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 the CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 – Disciplinary Information

Gabriel Twining, CFP® has never been subject to any legal or disciplinary proceedings which would be considered material (or otherwise) to a Client’s evaluation of his or any of the services Financial Plan, Inc. provides.

Item 4 – Other Business Activities

none

Item 5 – Additional Compensation

none

Item 6 – Supervision

David Dick, CFP® is responsible for supervising the services and advice provided to clients of Financial Plan, Inc. As Chief Compliance Officer he develops policies and procedures for adherence to the Investment Advisers’ Act. Gabriel Twining, CFP® works under David Dick’s supervision.

Item 7 Requirements for State-Registered Advisers

Gabriel Twining, CFP® has never been subject to any arbitration claim or any other proceedings (civil, self-regulatory organization or administrative) related to investments, fraud, theft, bribery or dishonest, unfair or unethical practices. He has also never been the subject of any bankruptcy petition.