

JAMES TWINING, CFP®

FINANCIAL PLAN, INC.

2115 Barkley Blvd #101  
Bellingham, WA 98226  
(360) 714-1234  
[www.financialplaninc.com](http://www.financialplaninc.com)

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This Brochure Supplement provides information about James B. 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 [david.dick@FinancialPlanInc.com](mailto: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 James B. Twining is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

JAMES B. TWINING, CFP®  
Year of Birth: 1956

## **Item 2 – Educational Background and Business Experience**

### **EDUCATION**

1974 to 1975, Business and English course work at Loyola Marymount University, Los Angeles, CA

1976 to 1979, Graduate Business and Music, University of Southern California, Los Angeles, CA

1987 Certified Financial Planner Designation

### **BUSINESS BACKGROUND**

5/1997 to Present      President  
Financial Plan, Inc. (Bellingham, WA)

5/1997 to Present      Investment Advisor Representative  
Financial Plan, Inc. (Bellingham, WA)

3/1996 to 1/2012      Investment Advisor Representative and Registered Representative  
LPL Financial, LLC (Bellingham, WA)

12/1983 to 3/1996      Financial Planner  
American Express Financial Advisors, Inc. (Bellingham, WA)

12/1983 to 3/1996      Insurance Representative  
IDS Life Insurance Company (Bellingham, WA)

12/1982 to 11/1983      Discount Stock Brokerage Representative  
Mount Baker Bank (Mount Vernon, WA)

Certified Financial Planner™, CFP® and federally registered CFP (with a 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 are 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 – (1) Complete at least three years (at least 6,000 hours) of full-time financial planning-related experience or (2) complete at least two years (at least 4,000 hours) of full-time financial planning-related experience while under the supervision of a CFP® professional; and
- Ethics – Agree to be bound by the CFP Board's Code of Ethics and Standards of 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 Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Code of Ethics and Standards of 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**

James Twining has not 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**

James Twining does not receive additional compensation or economic benefit from third parties for providing advisory services to clients of Financial Plan, Inc.

### **Item 6 – Supervision**

David Dick is responsible for supervising the services and advice provided to clients of Financial Plan, Inc. Mr. Dick also serves as the Chief Compliance Officer for Financial Plan, Inc. In that capacity he develops policies and procedures for adherence to the Investment Advisers' Act.