

# **PlumTree Financial Planning**

**101 Lindenwood Dr., Suite 225**

**Malvern, PA 19355**

**484-875-3072**

**1/4/2020**

## **FORM ADV PART 2A FIRM BROCHURE**

This brochure provides information about the qualifications and business practices of PlumTree Financial Planning. If you have any questions about the contents of this brochure, please contact us at 484-875-3072, or by e-mail at: [bdandrea@plumtree.com](mailto:bdandrea@plumtree.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 and the fact that PlumTree Financial Planning is a Registered Investment Adviser does not imply a certain level of skill.

Additional information about PlumTree Financial Planning is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Initial Filing 4/30/2013

## **Item 2. Material Changes**

Item 5. Fees and Compensation –

Fee for Annual Planning has increased from \$3,000 per year to \$3,200 per year.

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- Item 2. Material Changes

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## **Item 4. Advisory Business**

With over 20 years of industry experience with the Vanguard Group, Beth D'Andrea started her advisory business in 2007 with the goal of providing the highest quality fee-only, independent guidance to individuals and families who wish to reach their financial goals. PlumTree Financial Planning's (PlumTree) services include providing a full financial planning analysis and plan that doesn't just take into account investible assets, but also includes other financial aspects like budgeting, tax planning, life insurance, and estate planning.

Beth D'Andrea obtained her CFP Certification in 2006, reflecting her desire to provide comprehensive financial planning services. This certification requires that she attend continuing education within the industry and maintain certain ethical standards.

Throughout this brochure, the words "we", "our" and "us" refer to PlumTree Financial Planning, and the words "you", "your" and "client" refer to you as either a client or prospective client of our firm.

PlumTree strives to provide you the attention to detail that your portfolio deserves and ensure that all of your asset investments align with your goals.

Our program starts when we meet with you and thoroughly discuss your personal and financial goals, your timeframes for results and your tolerance for investment risk. Within approximately a week, using the information you've shared with us, we will provide you a road map to reach your financial goals. Simple, step-by-step information that will give you the education and direction you need to get on track for financial success.

Together, we will agree on a course of action to carry out the recommendations and discuss any other professionals, such as an attorney or accountant, who may be needed. Rest assured, you will be provided with as much assistance as necessary to implement the agreed-upon recommendation.

### **Long-term Planning Relationship**

We believe our clients are best served with a long-term relationship, providing ample time for us to fully understand your needs and build a plan that grows with you. A Long-term Planning Relationship provides for four meetings during the first year to truly get your portfolio on track. In the following years, client portfolios are reviewed quarterly and up to four meetings can be scheduled to check-in on progress, answer questions and update your plan for life events. In addition to scheduled meetings, e-mail and/or phone consultations are included at no extra charge.

### **Project Based Services**

Some clients are more comfortable working with us on a project basis - meeting periodically, or on an as-needed basis - to answer specific questions or help with particular issues.

### **Newsletters**

PlumTree will periodically send out newsletters to our clients to keep them updated on current events or new services that we are offering.

### **Educational Seminars and Workshops**

PlumTree will occasionally offer seminars or workshops. These will be educational in nature, and, because we are a fee-only business, there will be no products sold at these meetings.

## **Item 5. Fees and Compensation**

PlumTree offers its services on a fee basis, which may include hourly and/or fixed fees.

### **Long-term Planning Relationship**

PlumTree generally charges an annual fee, depending on the specific nature of the engagement. These fees are negotiable, but generally range from \$270 to \$1,000 a month, depending upon the level and scope of the financial planning services. Fees are paid monthly or quarterly in arrears, and are pro-rated where appropriate. The first payment is due upon delivery of the financial plan or completion of the agreed upon services.

### **Project Based Services**

Clients are billed at an hourly rate of \$250.00 per hour. In determining the amount clients are to be charged, PlumTree will keep accurate records of the time devoted to your work, including conferences (both in person and over the telephone or video), research and analysis, document preparation and other related matters.

PlumTree, in its sole discretion, may negotiate to charge a lesser fee based upon certain criteria (i.e., anticipated future earning capacity, anticipated future additional assets, etc.).

### Written Agreement

Prior to engaging PlumTree to provide financial planning and/or consulting services, you will be required to enter into a written agreement with PlumTree setting forth the terms and conditions of the engagement.

### All Billing

Bills sent to clients are to be paid in full within 30 days. Any bill not paid within this time period will be subject to 10% interest on the unpaid balance, due within the next 15 days.

All fees may be adjusted under certain circumstances, including expedited time constraints imposed by the client. There are no retainers required in advance for these fees.

Clients have the right to terminate this contract within 5 business days with no penalties, and there can be no assignment of this contract without client's prior consent.

Out of pocket expenses are very rare, but may be required in certain instances. Whenever such costs are expected, PlumTree will first contact the client.

#### Other Possible Fees

PlumTree strives to provide low cost investments as part of our investment philosophy. Clients should be aware of two other fees that PlumTree works to keep low, but may be incurred. First, Client may (but not likely) pay a transaction cost (sales commission) to the Client's custodian each time PlumTree Financial Planning, LLC issues trading instructions to buy/sell a security in a Client's account. Client may also pay custodian for other services rendered (i.e. asset transfers, margin loans, personalized check printing). Second, Client will pay annual expenses to each mutual fund and ETF. Mutual funds and ETFs charge "annual expenses" to pay their own operating costs (i.e. prospectus printing), to compensate their own advisors and to make a profit. Client may also pay reimbursement and/or transaction fees that are deposited directly into certain mutual funds.

If PlumTree Financial Planning, LLC and Client decide to sell any investments, Client will likely incur a capital gain or loss. PlumTree Financial Planning, LLC will discuss the results of the sale of investments prior to the transaction allowing time for Client to consult a tax advisor to determine how Client's income taxes will be affected if desired by Client. Client should expect to pay the tax advisor for this tax planning service. Client will need to provide PlumTree Financial Planning, LLC with the original purchase date and cost basis of each security Client continues to own.

### **Item 6. Performance Based Fees**

PlumTree does not charge any performance-based fees.

### **Item 7. Types of Clients**

We offer financial planning services to individuals and families who are interested in learning more about and gaining control of their finances. Because PlumTree is a fee-only financial planner, we are able to help clients of all sizes, in all phases of their lives.

### **Item 8. Methods of Analysis, Investment Strategies and Risk of Loss**

The overriding investment strategy used with all clients is based on long-term planning complemented by the combination of the client's risk tolerance and financial goals.

At our first meeting, we will gather financial data from you, including your financial goals. We will thoroughly discuss your personal and financial goals, your timeframe for results, and, your tolerance for investment risk.

We will then Analyze and evaluate your financial status to assess your situation and determine the best course of action to meet your goals.

Investing in securities involves risk of loss that you should be prepared to bear. We do not represent or guarantee that our services or methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines. We cannot offer any guarantees or promises that your financial goals and objectives will be met. Past performance is in no way an indication of future performance.

## **Item 9. Disciplinary Information**

As an investment adviser, PlumTree is required to disclose all material facts regarding any legal or disciplinary events that would assist you in your evaluation of us and the integrity of PlumTree. Accordingly, the disciplinary records of PlumTree and Beth D'Andrea, with respect to past and present investment clients show the following:

- no criminal or civil actions
- no administrative proceedings before the SEC or any other regulatory agency
- no Self-Regulatory Organization (SRO) violations

## **Item 10. Other Financial Industry Activities and Affiliations**

Neither PlumTree Financial Planning nor Beth D'Andrea is registered nor do we have an application pending to register as a broker-dealer or a registered representative of a broker-dealer; futures commission merchant; commodity pool operator; commodity trading adviser; or an associated person of the foregoing entities.

Neither PlumTree Financial Planning nor Beth D'Andrea has any relationship or arrangement that is material to our financial planning business or our clients with any of the following types of entities: broker-dealer, municipal securities dealer, or government securities dealer or broker; investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or "hedge fund"; and offshore fund); other investment adviser or financial planner; commodity pool operator, commodity trading adviser, or futures commission merchant; banking or thrift institution; accountant or accounting firm; insurance company or agency; pension consultant; real estate broker or dealer; or a sponsor or syndicator of limited partnerships.

Finally, neither PlumTree Financial Planning nor Beth D'Andrea has any referral arrangement or other business relationship with other investment advisers.

## **Item 11. Code of Ethics**

We strive to comply with applicable laws and regulations governing our practices. Our goal is to protect your interests at all times and to demonstrate our commitment to our fiduciary duties of honesty, good faith, and fair dealing with you.

### **Participation or Interest in Client Transactions**

Neither our firm nor any of our Associated Persons has any material financial interest in client transactions beyond the provision of investment advisory services as disclosed in this brochure.

### **Personal Trading Practices**

Beth D'Andrea may invest in many of the same securities for her own accounts that are recommended for client of the firm. Therefore, it is highly likely that she will own or transact in many of the same securities owned or transacted for clients. In most instances, their ownership

or transactions of securities will not conflict with client interests because: 1) Beth D'Andrea tends to own securities with a long-term approach to investing, 2) Beth D'Andrea's purchases and sales will not be of a size relative to the overall trading in a security to have any meaningful price impact.

## **Item 12. Broker Dealers**

PlumTree does not recommend or work with any Broker Dealer, however, she may recommend that a client consolidate assets or open accounts with a specific mutual fund company. There are no commissions or fees associated with these recommendations. Specifically, these recommendations are based on reducing client loss by determining the cost of moving assets and reducing clients' costs by recommending no load direct mutual fund or ETF investments.

## **Item 13. Review of Accounts**

### **Long-term Planning Relationship Clients**

PlumTree is responsible for reviewing and reassessing financial recommendations made to you quarterly. Other triggering factors include significant changes in your financial condition, changes in the fundamentals of the companies or entities issuing securities, price fluctuations and significant economic or industry developments.

### **Project Based Clients**

PlumTree does not have access to client accounts and cannot review them without the consent of the client. However, it's important to periodically review and revise your plan and goals, taking into account life events, as well as the economy and changes in your portfolio.

In addition, clients are always welcome to call with questions and discussions throughout the year.

## **Item 14. Client Referrals and Other Compensation**

We do not receive any compensation from any third party in connection with providing investment advice to you, nor do we compensate any individual or firm for client referrals. If appropriate, we may refer you to outside, non-affiliated parties, such as mortgage brokers, accountants, lawyers, and others. In some instances, we may have a pre-existing relationship with these outside parties, which we will disclose to you at the time of the referral. We do not receive any compensation for any referrals.

## **Item 15. Custody**

PlumTree does not take custody of client assets.

## **Item 16. Investment Discretion**

At your request, PlumTree may execute the sale and/or purchase of investments where authorized to do so by you on a non-discretionary basis. Non-discretionary refers to the requirement to obtain your express permission and approval, via a written limited power of attorney, prior to initiating any investment actions.

## **Item 17. Voting Client Securities**

PlumTree does not have discretion to vote any client securities.

## **Item 18. Financial Information**

Our firm does not have any financial conditions or impairments that would prevent us from meeting our contractual commitments to you. Furthermore, we do not take physical custody of client funds or securities or serve as trustee or signatory for client accounts, and we do not require the prepayment of fees six or more months in advance and in excess of \$1,200. Therefore, we are not required to include a financial statement with this brochure.

## **Item 19. Requirements for State Registered Advisers**

Beth D'Andrea is our only principal executive officer and management person. She has no other business activities, does not charge performance-based fees and has not been the subject of any disciplinary action.

Her background is noted below.

### **Education Background:**

Bachelor of Arts and Sciences in Finance, University of Delaware, 1986

Masters of Business Administration in Finance, Villanova University, 1990

Certified Financial Planner™

### **Business Experience:**

Senior Manager, Vanguard Group, 1986 – 2005

Attained Certified Financial Planner certification 2005 – 2007

PlumTree Financial Planning 2007 – present (known as Beth D'Andrea, Financial Planner, LLC, until 12/2014)

### **Relationships with Issuers of Securities:**

Neither PlumTree Financial Planning nor Beth D'Andrea has any relationship or arrangement that is material to our financial planning business or our clients with any of the following types of entities: broker-dealer, municipal securities dealer, or government securities dealer or broker; investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or "hedge fund"; and offshore fund); other investment adviser or financial planner; commodity pool operator, commodity trading adviser, or futures commission merchant; banking or thrift institution; accountant or accounting firm; insurance company or agency; pension consultant; real estate broker or dealer; or a sponsor or syndicator of limited partnerships.

# **PlumTree Financial Planning**

**101 Lindenwood Dr., Suite 225**

**Malvern, PA 19355**

**484-875-3072**

**Beth D'Andrea**

**1/4/2020**

**FORM ADV PART 2B  
FIRM BROCHURE**

This brochure supplement provides information about Beth D'Andrea that supplements the PlumTree Financial Planning brochure. You should have received a copy of that brochure.

Please contact PlumTree Financial Planning if you did not receive the brochure or if you have any questions about the contents of this supplement. Additional information about Beth D'Andrea is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Initial Filing 4/30/2013

Beth D'Andrea, CFP®

## **Item 2: Education Background and Business Experience:**

- Year of birth: 1964

### **Education & Professional Designations:**

- Bachelor of Arts and Sciences in Finance, University of Delaware, 1986
- Masters of Business Administration in Finance, Villanova University, 1990
- Certified Financial Planner™, 2007

### **Recent Business Background:**

- Financial Planner – PlumTree Financial Planning, 2007 to Present

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

Neither PlumTree Financial Planning nor Beth D'Andrea have been disciplined by any governing authority, including any state regulatory agency, CFP Board of Standards, the Securities and Exchange Commission or any industry association of which we are licensed and/or are members. There is no information of this type to report.

## **Item 4: Other Business Activities:** None.

## **Item 5: Additional Compensation:** None.

## **Item 6: Supervision:**

Beth D'Andrea is a Financial Planner for PlumTree Financial Planning. As the sole Managing Owner of PlumTree Financial Planning, she is responsible to supervise herself and provide the highest quality programs and services to her clients.

Beth D'Andrea, PlumTree Financial Planning (484) 875-3072

## **Item 7: Requirements for State Registered Advisers**

Beth D'Andrea has not been found liable in any arbitration claim or a civil, self-regulatory organization, or administrative proceeding. Furthermore, she has never filed a bankruptcy petition.

**Professional Certifications Employees have earned certifications and credentials that are required to be explained in further detail.**

**Certified Financial Planner (CFP®):**

Certified Financial Planners are licensed by the CFP Board to use the CFP mark.

**CFP certification requirements:**

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board ([www.cfp.net](http://www.cfp.net)).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.
- 30 hours of continuing education every 2 years, including 2 hours of ethics training.