Helping people take control of their financial lives by connecting the financial planning community with people in need.
Our mission is to help people take control of their financial lives by connecting the financial planning community with people in need.

Pro bono financial planning enriches the lives of everyone touched by it: the recipients, the financial planning volunteers, and society as a whole. It allows people to make better financial decisions, free of extra costs. However, not everyone has access when they need it.

Financial planning matters and since 1995, with the assistance of more than 15,032 financial planner volunteers, we have supported the delivery of financial planning to more than 378,000 underserved people.

The Foundation is “Your Foundation” and represents the industry’s philanthropic goals and interests. We connect financial planners with the underserved; we provide grants to local, regional and national nonprofits; and, we provide free financial planning resources to populations who need them most.

With your help we will continue this great legacy and expand pro bono financial planning to more underserved Americans.

Volunteer or make a tax-deductible contribution to support the delivery of pro bono financial planning to those most in need.
Since 1995, the Foundation has provided grants that enable financial planners to provide free, objective planning services to people in need, including military members, veterans, people with serious medical diagnoses, domestic violence survivors, and many others.

The Foundation had another great year in 2015 as it prepared for significant changes. Fueled by the energy and commitment of our board of trustees, our staff and the generosity of thousands of donors and volunteers, we made a range of grants to vital community-based organizations last year, bringing our cumulative total to more than 300 grants provided and more than $5.8 million disseminated among worthy organizations who connect financial planners pro bono to people in need.

We would like to thank Jim Peniston (pictured below) who retired after 13 years of service. We appreciate Jim for his steadfast commitment to the Foundation and his tireless work on its behalf. Under Jim’s leadership the Foundation grew substantially, increasing its resources and the number of people it was able to serve.

In 2016, the Foundation moves its operations from Atlanta to Washington, DC. We are committed to growing our impact even further as we embrace new initiatives and partnerships. What will never change, however, is our legacy of doing all we can to connect the financial planning community to people who need our help.

Please consider joining us as a volunteer, a supporter or a promoter as we move forward to carry out this important mission.

Sincerely,

Bernie Clark
Chairman, Foundation For Financial Planning
Executive Vice President, Schwab Advisor Services

Jon Dauphiné
Executive Director

Jim Peniston
Retired Past Executive Director
Pro Bono Financial Planning matters to a widow whose husband died unexpectedly from complications of colon cancer surgery. The widow had concerns about how to move forward financially as this was her second husband to die of cancer and she was not in a good place financially. A volunteer financial planner helped her prioritize her needs. She has since moved into an affordable housing apartment and, with the assistance of the financial planner and a plan, she is getting her finances in order.
Chairman
Bernie Clark
Executive Vice President
Schwab Advisor Services

Immediate Past Chairman
Elissa Buie, CFP®
Chief Executive Officer
Yeske Buie Inc.

Vice Chairman
Kenneth “Kacy” Gott, CFP®, CPA
Senior Financial Planner
Meritas Wealth Management, LLC

Alexandra Armstrong, CFP®
Chairman and Founder
Armstrong, Fleming & Moore, Inc.

Marilyn Capelli Dimitroff, CFP®
Director of Wealth Management/Principal
Planning Alternatives

Terri Fiedler
Executive Vice President, Strategic Accounts
AIG Financial Distributors

John Fodor
Retired
American Funds

Kate Healy
Managing Director, Institutional Marketing
TD Ameritrade Institutional

Kristina Hooper, CFP®, CAIA, CIMA, ChFC
US Investment Strategist,
Head of US Capital Markets Research & Strategy
Allianz Global Investors

Dan Moisand, CFP®
Principal and Financial Advisor
Moisand Fitzgerald Tamayo, LLC

Bob Oros
Executive Vice President, Head of RIA Sales
and Relationship Management
Fidelity Institutional Wealth Service

Kris Petersen
Think2Perform

James E. Stueve, CFP®, CIMA®
President
RidgeWorth Investments

Dale Van Scoyk, GFS
Director of Strategic Partnerships
Pinnacle Advisor Solutions

Stewart H. Welch, III, CFP®, ChFC
Founder and Managing Director
The Welch Group, LLC
Managing Debt

A 27-year-old woman whose annual income is a little over $32,000 entered a financial planning program and from the beginning she and her volunteer advisor focused on her core need of paying off debt. Through the program, she created a debt payoff chart with a goal to be debt free in two years while keeping her house out of foreclosure.

Military Financial Planning

“My wife and I met with our planner today. The meeting was inspiring, informative, and provided insight for us on how to initiate an action plan for financial goals. We now understand the importance of developing short, intermediate, and long-term goals. Operation Homefront and the Foundation for Financial Planning provided an opportunity for us to improve our lives. They set up the connection with a financial planner, who is a true hero. The financial planner’s time and effort towards helping us is an unbelievable act of kindness and it is hard for us to put in words how thankful and grateful we are towards him. Thank you.”
Supporting Our Military

We regularly read stories that are reminders of our need to thank and support active and retired military members. For 14 years the Foundation for Financial Planning has supported the delivery of pro bono financial planning to more than 60,000 military personnel and their families stationed in the U.S. and overseas. Thousands of soldiers have benefited from the work of the Foundation through financial planning workshops and one-on-one financial planning sessions.

These services have been delivered through partnerships with the Financial Planning Association and its chapters and various nonprofit organizations – Sentinels of Freedom, Operation Homefront, Homes for our Troops, the Yellow Ribbon Fund, Focus Marines Foundation, and others.

Click here to view all grantees.
We are grateful for the support of our donors. Donors are shown below along with their total giving over the Foundation’s history.

### Major Corporate Contributors Through 2015

<table>
<thead>
<tr>
<th>Amount Range</th>
<th>Companies</th>
</tr>
</thead>
</table>
| $2,000,000 plus | Charles Schwab & Co., Inc.  
& Charles Schwab Foundation |
| $1,500,000 up | Fidelity Investments |
| $1,000,000 - $1,249,999 | Allianz Group  
(Royal Alliance, FSC Securities,  
SagePoint Financial, Woodbury Financial,  
SunAmerica Cos.)  
AIG Financial Distributors  
(Royal Alliance, FSC Securities,  
SagePoint Financial, Woodbury Financial,  
SunAmerica Cos.)  
Ameriprise Financial, Inc.  
TD Ameritrade Institutional |
| $500,000 - $999,999 | American Funds Distributors  
Invesco |
| $350,000 - $499,999 | LPL Financial  
Journal of Financial Planning |
| $250,000 - $349,999 | Cetera Financial Group  
DWS Investments  
Financial Advisor Magazine  
Franklin Templeton Investments  
Lincoln Financial Group  
Prudential Financial, Inc.  
SEI Investments |
| $200,000 - $249,999 | Pershing, A BNY Mellon Company  
Raymond James Financial Services  
T. Rowe Price Investment Services |
| $150,000 - $199,999 | CNL Securities Corp. |
| $125,000 - $149,999 | BlackRock Financial Management |
| $100,000 - $124,999 | AssetMark  
Columbia Management Distributors  
Commonwealth Financial Network  
Financial Planning Magazine  
Focus Financial Partners  
MFS Investment Management  
Pioneer Funds  
Putnam Investments  
Thornburg Investment Management  
Wells Real Estate Funds |
| $50,000 - $99,999 | Advisor Perspectives  
AllianceBernstein  
Cadaret, Grant & Co., Inc.  
Calvert Investments  
The Cambridge Foundation  
Dreyfus Corporation  
Forward Funds  
Hines Real Estate Securities  
Inland Securities Corporation  
Ivy Funds  
Meridian-IQ  
Morningstar, Inc.  
On Wall Street  
RidgeWorth Investments  
W. P. Carey & Co., LLC |
| $25,000 - $49,999 | AllianceBernstein  
Cadaret, Grant & Co., Inc.  
Calvert Investments  
The Cambridge Foundation  
Dreyfus Corporation  
Forward Funds  
Hines Real Estate Securities  
Inland Securities Corporation  
Ivy Funds  
Meridian-IQ  
Morningstar, Inc.  
On Wall Street  
RidgeWorth Investments  
W. P. Carey & Co., LLC |
Major Individual Donors Through 2015
Amounts Include Matching Recognition

$750,000 up
Armstrong, Fleming & Moore, Inc.
(Armstrong, Alexandra, CFP®;
Fleming, Ryan, CFP® & Betsy;
Holubowich, Carl, CFP®, Moore, Mary, CFP®;
Rivers, Chris, CFP®)

$500,000 - $749,999
Coit, R. Ken

$350,000 - $499,999
Aspiriant
(Kochis, Tim J.D., MBA, CFP®, Fitz, Linda, CFP®)
Maginn, Stephen & Linda

$200,000 - $349,999
Kautt, Glenn G., CFP®, EA, MBA, AIFA®
Yeske Buie
(Buie, Elissa, CFP® & Yeske, David B., DBA, CFP®)

$150,000 - $199,999
Bedel, Elaine, CFP®
Carter, Bill E., CFP®, ChFC®, CLU®
Clifford, Kevin G.
 Silicon Valley Wealth Advisors

$100,000 - $149,999
Bachrach, William "Bill"
CJM Wealth Advisors
(Baker, Tracey, CFP®; Brady, Claudia;
Greene, David, CFP®; Jones, Brian T., CFP®;
Jones, Timothy W., CFP®, McLeland, Kim, CFP®)
Fodor, John
Fox, Marjorie L., JD, CFP®
Freedman Financial
(Marc Freedman, CFP®)
Herrington, James W., CLU®, CFP® & Brenda
Jaffe, Martin, CFP®
Meritas Wealth Management
(Clarke, Gregg E., & Tiffany, CFP®;
Gott, Kacy, CFP®)
Private Ocean
(Friedman, Greg, CFP®, MS &
Stone, Richard, CLU®, CFP®)
Short, David W.

$75,000 - $99,999
Ferrara, V. Raymond, CFP®, CSA
Katz, Deena, CFP® & Evensky, Harold, CFP®
Levin, Ross, CFP®
RTD Financial Advisors
(Diliberto, Roy T., CLU®, ChFC®, CFP®;
Brecher, Alan, CFP®, PPC; Busillo, Richard;
Hochschwender, John; Labadie, Marc;
Weiand, Jeff)
Stueve, James & Kay

$50,000 - $74,999
Boone, Norman M., MBA, CFP® &
Lubitz Boone, Linda, CFP®
Brostrom, Ilene, CFP® & Kent
Budros, Ruhiun & Roe
Carroll, Larry W., CFP®
Clark, Bernie
Dellinger, Kyn, EA, CFP®
Dimitroff, Marilyn Capelli, CFP®
Dixon, John, CFP®
Glovsky, Robert J., CFP®, JD, LLM, CLU®, ChFC®
Jacques, Joseph W., CPA/PFS, CFP®,
RFP®, ChFC®, CLU®
Johnson, Larry W., CFP®
Jones, Peter D.
Kissinger, William L., CPA/PFS, CFP®
Lewis, Jay L. (In Memory of Loren Dunton)
Moisand Fitzgerald Tamayo, LLC
(Moisand, Daniel B., CFP®;
Fitzgerald, Charles E., CFP®;
Tamayo, Ronald, CFP®, EA;
Chandler, Derrick, CFP®)
Morris, Gary A., CFP®, CLU®, CIMC®
Pinnacle Advisory Group
Pitti, Donald R.
Ruhlin, Peggy M., CFP® CPA/PFS
Sharkey, Eileen M., CFP®
VLP Financial Advisors
(Vaughn, Bruce, CFP®, AIF®; Vaughn, Patricia;
Lash, Dan, CFP®, AIF® & Price, Rose, CFP®, AIF®)
Welch, Stewart H., CFP®, ChFC®
Yeske Buie Team
(Abugiderri, Yusuf, CFP®, Grove, Lauren;
Hicks, Jennifer, CFP®, Micieli, Jennifer, CFP®)

Cammack, John H., CFP®
Kurtz, Martin, CFP®, AIF®
Lau, Judith W., CFP®
Lear, Steven, ChFC®, CLU®
Miller, Trisha A., CFP®
Making a Difference Through Volunteering

“The opportunity we’ve been provided is great. We’ve been able to work on a wide array of financial concepts that up until now, many of the participants hadn’t been introduced to. In some cases, we’re working with participants that aren’t yet employed but have financial obligations. Our focus is to help them understand what sort of income they need to target. In other cases, we are working with newly employed individuals on budgeting, creating a savings, and setting financial goals that are attainable. It’s fantastic.” – Volunteer Financial Planner
FPA Chapters

FPA of...

National Capital Area ....................... $200,070
Philadelphia Tri-State Area ............... $30,000
Dallas/Fort Worth ........................... $21,682
NorCal Conference .......................... $21,000
Charlotte ...................................... $15,000
Monterey Bay ................................. $18,888
Minnesota ..................................... $11,525
Massachusetts .............................. $10,100
Greater Indiana ............................ $10,000
Florida Suncoast ............................ $10,000

Partnering for Success with Financial Planning Association Chapters

“We had 58 Marines at the Financial Planning Day and 15 financial planners providing one-on-one coaching sessions. The Personal Financial Management specialist did an outstanding job pulling all this together. As we were wrapping things up, she said the day was such a success they wanted us to schedule another Financial Planning Day during Military Saves week in February. I said, absolutely!” — San Diego FPA Chapter
## 2015 Impact Report

### 21-Year History of Outreach

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Total Served</th>
</tr>
</thead>
<tbody>
<tr>
<td>Served One-On-One</td>
<td>57,902</td>
</tr>
<tr>
<td>Total Served</td>
<td>378,143</td>
</tr>
<tr>
<td>Pro Bono Planners</td>
<td>15,329</td>
</tr>
</tbody>
</table>

### Volunteer Hours

<table>
<thead>
<tr>
<th>Year</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>2015 Value</td>
</tr>
<tr>
<td></td>
<td>Contributed</td>
</tr>
<tr>
<td></td>
<td>Hours</td>
</tr>
<tr>
<td></td>
<td>$4,166,200</td>
</tr>
<tr>
<td>21-Year</td>
<td>21-Year Value</td>
</tr>
<tr>
<td></td>
<td>Contributed</td>
</tr>
<tr>
<td></td>
<td>Hours</td>
</tr>
<tr>
<td></td>
<td>$31,389,800</td>
</tr>
</tbody>
</table>

### Revenue

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions</td>
<td>$1,209,126</td>
</tr>
<tr>
<td>Investment Income</td>
<td>($460,627)</td>
</tr>
<tr>
<td><strong>Total Revenue</strong></td>
<td><strong>$748,499</strong></td>
</tr>
</tbody>
</table>

### Expenses

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Services - Grants</td>
<td>$298,399</td>
</tr>
<tr>
<td>Program Services - Sub-total</td>
<td>$545,781</td>
</tr>
<tr>
<td>Program Services Sub-total</td>
<td>$844,120</td>
</tr>
<tr>
<td>Management &amp; General - Admin</td>
<td>$31,329</td>
</tr>
<tr>
<td>Management &amp; General - Fundraising</td>
<td>$58,348</td>
</tr>
<tr>
<td>Management &amp; General - Mgt &amp; General Sub-total</td>
<td>$94,553</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>$1,028,350</strong></td>
</tr>
</tbody>
</table>

### Change in Net Assets

- Beginning of Year: $19,702,003
- End of Year: $19,422,152
- Change: ($279,851)

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*Images and logos are not included in the text representation.*
INDEPENDENT AUDITORS’ REPORT

The Board of Directors
Foundation for Financial Planning, Inc.

We have audited the accompanying financial statements of the Foundation for Financial Planning, Inc. (“the Foundation”) which comprises the statements of financial position as of December 31, 2015 and 2014, and the related statements of activities and cash flows for the years then ended, and the related notes to the financial statements.

Management’s Responsibility
Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors’ Responsibility
Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors’ judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Foundation’s preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Foundation’s internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion
In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Foundation as of December 31, 2014 and 2013, and the results of its operations and its cash flows for the years then ended in conformity with accounting principles generally accepted in the United States of America.

Lawrenceville, Georgia
June 22, 2016
We believe that financial planning matters. It allows people to make better financial decisions. However, not everyone has access when they need it. Since 1995, the Foundation for Financial Planning has provided grants to successfully connect financial planners with members of underserved communities to provide pro-bono financial planning. This connection creates a win-win situation where financial planners have an opportunity to give back using their professional skills, and people in need are better positioned to make sound financial decisions. Our grants are awarded to support the underserved, which includes military members, veterans, victims of disasters, low-to-moderate income families, and many others.