

# Plan Ahead

FINANCIAL MANAGEMENT INC.

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## **FIRM BROCHURE**

This brochure provides information about the qualifications and business practices of Plan Ahead Financial Management, Inc. If you have any questions about the contents of this brochure, please contact us at (325) 672-7212 or [money101@planaheadinc.com](mailto:money101@planaheadinc.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.

Additional information about Plan Ahead Financial Management, Inc. also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Search for CRD #113492

Plan Ahead Financial Management, Inc. is a "Registered Investment Adviser". Registration does not imply a certain level of skill or training.

## **ITEM 2: MATERIAL CHANGES**

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#### **ITEM 4: BUSINESS SUMMARY**

Plan Ahead Financial Management, Inc. (PAFM) was started in March of 1992 by the President, Chief Compliance Officer, & sole shareholder, Paul Schnitman.

PAFM's primary service is asset management. PAFM may also advise clients regarding personal and business financial consulting that does not involve investment advice. These services involve cash flow management, budgeting, debt liquidation, retirement, insurance counseling and estate planning, as well as other similar services.

PAFM performs Financial Consulting services. These services may include advising clients on specific issues or topics related to their finances, estate planning and other financial matters.

PAFM may also perform Insurance Consulting services related to life insurance policies that client have or recommendations as to the amount of insurance a client needs, and related life insurance matters.

PAFM may advise clients to purchase certain securities or mutual funds where PAFM does not manage their accounts on an on-going basis. This would involve developing investment strategies and reviewing strategies as requested.

PAFM assists clients in managing their assets, and will assist clients in developing an investment strategy. This strategy will describe what types of investments and what percentage of their assets will be invested in each type of investment. PAFM will then implement this strategy which will include assisting the client in setting up accounts in the client's name and PAFM will initiate transactions in the accounts on a discretionary basis. This means PAFM will determine what investments to make and the proportion for each investment without clients' prior approval. PAFM will monitor daily each position in clients' accounts.

The investment management strategies developed for clients are based on various aspects of a client's financial goals and needs, including, but not limited to retirement, education, and capital funding goals. Each strategy is tailored to the specific client. Some clients may request they only be invested in certain asset classes. Occasionally, PAFM will contact a client if it feels an investment that involves more risk may be suitable for that client. On an annual basis (or more frequent if deemed necessary), PAFM will review the written strategy with the client to update the financial goals and to determine if the strategy is still suitable.

On a quarterly basis, PAFM will send clients a report that will provide the following information:

- ❖ List of all assets under management
- ❖ Dates, amounts, and shares of all transactions
- ❖ Dollar amount and percentage gain or loss of each position
- ❖ Dividends, interest, expenses, realized and unrealized gains and losses.

PAFM generally invests in certain types of investments. These investments include but are not limited to:

- ❖ Equity securities
  - Exchange-listed securities
  - Securities traded over-the-counter (OTC)
  - Foreign issuers
- ❖ Options
- ❖ Corporate debt securities
- ❖ Commercial paper
- ❖ Certificates of deposit
- ❖ Municipal securities
- ❖ Mutual fund shares
- ❖ United States Government securities
- ❖ Rental Real estate

PAFM does not participate in any wrap fee programs.

As of 02/28/2018, PAFM managed \$64,114,850 of clients' assets on a discretionary basis, and does not currently manage any clients' assets on a non-discretionary basis.

#### **ITEM 5: FEES AND COMPENSATION**

PAFM derives its income solely from fee based services.

Discretionary money management services are billed at an annual rate of 1.15% annually for the first \$1 million plus .57% annually for assets over \$1 million. Fees will be billed quarterly (calendar quarters), in arrears, and are based on the "Average Assets" managed during the quarter. Average Assets are determined by taking the sum of (1) the assets at the beginning of the quarter (or initial investment, if assets at the beginning of the quarter were zero) and (2) the assets at the end of the quarter. This result is divided by 2 and rounded to the nearest whole dollar to arrive at the Average Assets. The Average Assets is then multiplied by the following to determine the total fees for the quarter:

- ❖ .2875% of the first \$1,000,000 of Average Assets, plus .1425% of the Average Assets over \$1,000,000
- ❖ If the assets have not been managed for the entire quarter, then the above result is divided by the number of days in that quarter, then that result is multiplied by the number of days the account has been managed. Fees are not negotiable; however, PAFM reserves the right to unilaterally reduce or waive fees in certain situations.
- ❖ An early termination fee applies to the first 12 months of execution of the initial Engagement Agreement. That fee is the greater of the total fees paid during the first 12 months pursuant to the fee schedule above, or \$700 per account established.
- ❖ In addition, PAFM reserves the right to unilaterally reduce or waive fees on accounts managed for employees of PAFM and family members of employees.

PAFM aggregates all accounts per household for fee purposes, unless otherwise directed by the client.

Clients have the choice for PAFM to either deduct fees from their account(s) or to be billed directly for the fees incurred. See the Custody section related to deduction of fees from client accounts.

Occasionally, PAFM will recommend the purchase of mutual funds and money market funds. The mutual fund family will charge management fees. These fees and charges are in addition to PAFM fees. Likewise, custodians will charge trading and other fees that will be in addition to PAFM fees.

Investments in Real Estate assets, such as rental properties, are non-discretionary investments (see the INVESTMENT DISCRETION section). PAFM charges a 10% fee on rental income from Real Estate assets in addition to the fee schedule noted above. The additional fee is charged to compensate PAFM and Plan Ahead Properties, LLC (PAP) for the management of the property. This fee is billed quarterly by adding the rent collected during the quarter, then multiplying by 10%. Currently PAFM uses PAP to manage its clients' properties.

PAFM provides Financial Consulting services that will be billed based on \$250 per hour for Paul Schnitman, \$120 per hour for an administrator, and \$50 per hour for clerical services. A total fee or fee range may be quoted in advance, but it will be based on those hourly rates and the estimated time to complete the requested job. All fees for these services are due and payable after each consulting session or upon completion of a specific job. These fees are not negotiable.

PAFM provides "cash flow management services" on a fixed fee basis. The initial fee for collecting data, developing a plan, and the initial and final meetings is \$2,500. Thereafter, if the client chooses to execute the plan through PAFM, the fee is \$500-800 per month. If PAFM does not execute the plan, then PAFM will charge our hourly fee for each consultation whether by phone or in person. PAFM reserves the right to adjust these fees on an individual basis, but will only do so with the advance approval of the client.

PAFM does not require its clients to pay in advance.

## **PERFORMANCE-BASED FEES AND SIDE BY SIDE MANAGEMENT**

PAFM does not charge “performance-based fees” and therefore does not engage in side by side management.

### **ITEM 6: TYPES OF CLIENTS**

Some common types of clients that PAFM generally provides investment advice to includes:

- ❖ Individuals
- ❖ Pension and profit sharing plans
- ❖ High Net Worth Individuals

PAFM does not have any minimum account size.

### **ITEM 7: METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS**

#### **METHODS OF ANALYSIS**

PAFM uses several methods of analysis in analyzing investments. Most analysis is captured from the use of a Bloomberg terminal. We use “technical analysis” which is the use of charts and popular studies to analyze whether an equity or bond is over-valued or under-valued. In addition, we use “fundamental analysis” which uses historical financial data to determine the strength of an equity or bond. Finally, we use economic indicators and financial data to determine the strength of economies around the world.

PAFM also subscribes to services that provide various commentary, charts, analysis and other data which assists us in making investment decisions.

#### **ALLOCATION STRATEGIES**

##### Long Term Growth

- Income is not important
- Can be 100% equities or 100% bonds/cash
- Can invest in all asset classes
- High Risk Tolerance

##### Moderate Growth

- Some growth with emphasis on preservation of capital
- Income secondary
- Stated maximum percentage in equities
- Can be 100% bonds/cash
- Can invest in real estate, options, or other asset classes
- Moderate Risk Tolerance

##### Conservative

- Preservation of capital with income
- Generally for clients who have little to no ability to add to savings, and also for those who are living on investment income
- Can invest in all bonds, CD's, Money Market, real estate, and conservative option strategies
- Low Risk Tolerance

#### **ALLOCATION PROCESS**

- ❖ Determine Allocation Strategy
- ❖ Determine sector weighting (domestic, international, country specific, individual sectors)
- ❖ Determine investments to use
  - ETF's
  - Mutual funds
  - Individual stocks
  - Options
  - Bonds (duration, yield, quality)
  - Real estate

## **RISK OF LOSS**

Investing in securities involves a risk of loss that clients should be prepared to bear. Any investment in equities, mutual funds, bonds, real estate, or options could suffer significant losses. There are no guarantees as to even return of principal. Bonds are subject to default by the issuer. World events like wars, terrorist attacks, rumors or an economic crisis can dramatically affect the value of any publicly traded security. Even investor emotional sentiment can affect the value of an investment.

Certain option strategies can involve a lot of risk. We primarily use only conservative option strategies such as selling "Covered Calls" or "Cash Covered Puts". We may also buy Calls or Puts, but these strategies carry defined and known risks, which can include a 100% loss of the investment.

In addition, PAFM can make decisions to invest in the wrong sectors, countries, etc. that can have a significant negative effect on your investments. PAFM attempts to minimize the effect of taxes on every trade; however, some trades can result in large taxable gains. Frequent trading can result in higher trading costs which will reduce returns; however, PAFM manages this expense as best as possible. We attempt to keep trading costs as low as possible by investing in no-load mutual funds, no transaction fee mutual funds, and mutual funds with low expense ratios. In addition, we use the Bloomberg terminal to analyze what a given bond is trading for when we buy or sell a bond in order to obtain the best price possible.

## **ITEM 8: DISCIPLINARY INFORMATION**

Neither PAFM nor Paul Schnitman nor Kyle Schnitman (there are no other management persons) have had any disciplinary events.

## **ITEM 9: OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS**

PAFM nor any of its management persons are registered as a broker-dealer or as of a registered representative of a broker-dealer. Nor is PAFM or any of its management persons registered as a futures commission merchant, commodity pool operator, a commodity trading advisor, or as an associated person of the foregoing entities.

Paul Schnitman (not PAFM) is a licensed insurance agent (since 1979). This presents a conflict of interest, because Paul Schnitman will earn a commission from the sale of a life insurance policy if the client requests him to be the agent for the sale. To mitigate that risk as much as possible, PAFM and Paul Schnitman will reduce any fees charged for the work related to the insurance or any other fees charged by the amount of any commission earned. Texas state laws prohibit the rebating of commission, but we are allowed to reduce our fees.

Paul Schnitman's brother, Nathan Schnitman, owns Schnitman Group which is a Third Party Administration firm of retirement plans. Paul Schnitman owned Schnitman Group until 2006. PAFM and Schnitman Group have several common clients, and continue to work together on clients. Further, they refer clients to each other. Neither PAFM nor Paul Schnitman receives any economic benefit from this relationship, so there are no conflicts of interests with clients. The client always has the right to decide whether or not to engage Schnitman Group.

PAFM receives referrals from accounting firms periodically. However, neither PAFM nor the accounting firm receives additional compensation for the aforementioned referrals, so there is no conflict of interest with clients.

PAFM is involved in investments in Real Estate assets, such as rental properties, on behalf of clients. Paul Schnitman (not PAFM) owns Plan Ahead Properties, LLC (PAP). PAP is a Real Estate management firm that manages rental properties. PAP only manages properties that are owned by clients of PAFM. Neither PAFM, its officers, advisors, nor employees, receive any form of compensation related to the purchase or sale of a Real Estate asset, such as rental properties, in addition to its normal fees (see the FEES AND COMPENSATION section above) under this arrangement. This investment is just another

asset class to be used on behalf of our clients at their direction (see the INVESTMENT DISCRETION section below).

#### **ITEM 10: CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING**

PAFM has adopted a "Code of Ethics" as required by SEC Rule 204A-1. A copy of the Code of Ethics is available upon request. PAFM has adopted this Code of Ethics to set standards of conduct expected of advisory personnel and address conflicts that arise from personal trading by advisory personnel.

Each individual employed by PAFM who makes investment decisions for clients' accounts must have completed the curriculum for at least one of the following: Chartered Financial Consultant, Certified Financial Planner, Chartered Financial Analyst, or Finance Degree from an accredited university or college. In addition, they must be an Investment Advisor Representative, which means they satisfy the rules of the states we are registered in.

Neither PAFM or any related persons recommends to clients, or buys or sells for client accounts, securities in which PAFM or any related persons has a material financial interest.

PAFM and/or Paul Schnitman and its employees at times will invest their own assets in some of the same investments that it recommends to our clients. We purchase or sell those investments at the same time we do so for our clients. Thus, there will be no conflict of interest since we receive the same execution price as the clients. There will be no formal disclosure to clients of such purchases. PAFM's clients' funds will never be commingled with any PAFM or Schnitman accounts.

#### **ITEM 11: BROKERAGE PRACTICES**

PAFM currently uses TD Ameritrade (custodian) to establish accounts for each of its clients through which securities are purchased and held. We are not under any obligation to use TD Ameritrade. TD Ameritrade is a NYSE/SIPC member. In addition, we are not obligated to only use one institution. PAFM does not feel there are any conflicts of interest with clients in the relationship with TD Ameritrade or any other institution, because PAFM refuses to accept any form of economic benefit due to having clients' accounts at any institution.

PAFM does have access to research, quotes and other services through TD Ameritrade's online system; however, PAFM only utilizes TD Ameritrade's online system for account related information and services. We believe our recommendation of TD Ameritrade is in the client's best interest based on the fees charged versus the services provided to both our clients and PAFM.

PAFM does not consider potential referrals from a custodian when choosing a custodian.

On a regular basis PAFM reviews the trading costs its clients are subject to at TD Ameritrade, or any other institution, to make sure those costs are reasonable and competitive. In addition, we are continually aware of the hidden costs of bond transactions especially when a bond is issued. We make every attempt to get the best possible price on behalf of our clients. Our utmost focus is on best pricing for our clients.

PAFM will "block" buys and sells of securities when buying or selling securities for multiple clients so that all clients will receive the same price per share for that transaction. This is accomplished by making the transaction in PAFM's "Block Account" and then allocating to each client's account the appropriate number of shares which was determined prior to making the transaction.

#### **ITEM 12: REVIEW OF ACCOUNTS**

Reviews will generally be done at least quarterly or more frequently as deemed necessary by PAFM or the client. Paul Schnitman and Kyle Schnitman will generally be the reviewers. Paul is President, and Kyle is Vice President, of PAFM and are responsible for overseeing the implementation of the client's

investment strategy. They will review each client's account at least quarterly. These reviews will be done to verify the investment strategy as previously stated still meets the client's objectives.

PAFM will provide comprehensive reports quarterly detailing assets under management, investment gains and losses, and all transactions. The purpose of these reports is to provide information on performance, details of investments held, and transactions in the account. This will also be a good time for the client to review the investment strategy.

#### **ITEM 13: CLIENT REFERRALS AND OTHER COMPENSATION**

Neither PAFM nor Paul or Kyle Schnitman (there are no other management persons) receive compensation or any economic benefit from any third party for providing investment advice or other advisory services to our clients. Then only compensation PAFM receives related to providing investment advice or other advisory services is the fees PAFM charges per its fee schedule. Further, PAFM does not compensate any person for client referrals.

#### **ITEM 14: CUSTODY**

PAFM does not have physical custody of clients' funds or securities; however, PAFM has "constructive custody" due to its ability to deduct management fees from the clients' accounts. Clients will authorize in writing to allow fees to be deducted from their accounts. The custodian will send statements at least quarterly showing the management fees that were deducted. In addition, PAFM will provide an invoice to the clients concurrently when the fee is deducted.

#### **ITEM 15: INVESTMENT DISCRETION**

Each of PAFM's clients must execute an Engagement Agreement. PAFM requires discretion over clients' accounts under its Engagement Agreement. Occasionally, a client will request us to purchase securities it does not normally use for its other clients. We require clients to give us written instructions regarding when to buy and sell those securities.

Real Estate investments, such as rental properties, are non-discretionary investments. As such, any investment in Real Estate must be directed by the client. A conflict is created because Plan Ahead Properties LLC can act as the property manager for additional compensation to persons affiliated with PAFM. We believe this risk is mitigated by the fact that PAP manages the property in the best interests of the client, and it manages the property at a much higher level of service than other property managers would. The client decides to buy or not buy a rental property. PAFM does not make that decision. PAFM does not receive any compensation when a house is purchased or sold. The client always has the right to use the property management company of their choosing to manage the property.

#### **ITEM 16: VOTING CLIENT SECURITIES**

PAFM does not vote proxies on behalf of clients; however, the clients can call PAFM for advice.

#### **ITEM 17: FINANCIAL INFORMATION**

PAFM does not require or solicit prepayment of fees from clients and does not have custody of client funds.

To the best of PAFM's knowledge there is not a situation that would impair our ability to meet our contractual commitments to our clients since PAFM bills its fees in arrears. Should PAFM go out of business clients would be able to simply access their accounts through the current custodian.



## **ITEM 18: REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

Paul Robert Schnitman (CRD #: 703477) is the President and sole shareholder of PAFM. Paul was born on 12/21/1956. Paul's has the following educational background:

- ❖ He received a Bachelor of Arts degree (with honors) in Biology from the University of Texas in Austin, TX in December of 1978
- ❖ He passed the required 10-course curriculum to receive a Chartered Life Underwriter designation from the American College in October, 1982. The continuing education requirements have not been met to continue using the designation.
- ❖ He passed the required 3-course curriculum to receive a Chartered Financial Consultant designation from the American College in October, 1985. The continuing education requirements have not been met to continue using the designation.

Paul entered the life insurance business as an agent in August, 1979. He then began specializing in administering retirement plans in August, 1980. Paul has extensive experience with business owners in life insurance planning, retirement planning and business continuation planning. He has also actively managed money and provided financial planning advice through PAFM since its beginning (1992).

Kyle Robert Schnitman (CRD #: 6113354) is the Vice President of PAFM. Kyle was born on 02/16/1990, and graduated with a Bachelor of Business Administration in Finance degree from Texas A&M University in May, 2012.

PAFM is not compensated with performance-based fees.

PAFM does not currently have any relationship or arrangement with any issuers of securities.

## **BROCHURE SUPPLEMENT – PAUL SCHNITMAN**

### Item 1:

Supervised Person: Paul Schnitman  
Business address: 400 Pine St., STE 1050  
Abilene, TX 79601  
Phone #: 325-672-7212

Firm's Name: Plan Ahead Financial Management, Inc.  
Firm's Business Address: 400 Pine St., STE 1050  
Abilene, TX 79601  
Firm's Phone #: 325-672-7212

***This brochure supplement provides information about Paul Schnitman that supplements the Plan Ahead Financial Management, Inc. brochure. You should have received a copy of that brochure. Please contact Paul Schnitman if you did not receive Plan Ahead Financial Management, Inc.'s brochure or if you have any questions about the contents of this supplement.***

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

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

Paul Schnitman, born 1956, completed his college degree at the University of Texas in Austin, TX. He received a Bachelor of Arts degree in Biology. After receiving his college degree, Paul entered the life insurance business in August, 1979. He then began specializing in administering retirement plans in August, 1980. Paul received his Chartered Life Underwriter (CLU) designation from the American College in October, 1982 after passing the required 10-course curriculum. Paul received his Chartered Financial Consultant (ChFC) from the American College in October, 1985 after passing the required 3-course curriculum. Paul received his Specialist in Pension Planning designation from the American College in August, 1986 after passing the required 3-course curriculum. Paul has been the President and CEO of Plan Ahead Financial Management, Inc. since its inception in 1992. Paul is a licensed life and health insurance agent and a licensed Insurance Counselor in the state of Texas.

### Item 3 – Disciplinary Information:

Paul Schnitman has had no disciplinary information against him.

### Item 4 – Other Business Activities:

Paul Schnitman is not actively engaged in any additional investment-related businesses or occupations. Paul Schnitman is the sole owner of Plan Ahead Properties, LLC (PAP) whose purpose is to provide property management services to clients who have a rental property as a part of their portfolio. PAP does NOT provide a substantial source of income for Paul Schnitman, nor does it take a substantial amount of his time.

Paul Schnitman (not PAFM) is a licensed insurance agent (since 1979). This presents a conflict of interest, because Paul Schnitman will earn a commission from the sale of a life insurance policy if the client requests him to be the agent for the sale. To mitigate that risk as much as possible, PAFM and Paul Schnitman will reduce any fees charged for the work related to the insurance or any other fees

charged by the amount of any commission earned. Texas state laws prohibit the rebating of commission, but we are allowed to reduce our fees.

Item 5 – Additional Compensation:

Paul Schnitman does not earn any form of compensation for the referral of clients, sales rewards, or other bonuses.

Item 6 - Supervision:

Paul Schnitman is the President and CEO of Plan Ahead Financial Management, Inc. In addition, he is also the sole owner. As such, Paul Schnitman will adhere to the firm's policies and procedures in all matters associated with advisory activities. He is bound by the Firm's Code of Ethics.

Item 7 – Requirements for State-Registered Advisers:

Paul Schnitman has never been found liable in any arbitration claims; in a civil, self-regulatory organization or administrative proceeding; or any other legal matter involving investments. In addition, Paul Schnitman has never been the subject of a bankruptcy petition.

## **BROCHURE SUPPLEMENT – KYLE SCHNITMAN**

### Item 1:

Supervised Person: Kyle Schnitman  
Business address: 400 Pine St., STE 1050  
Abilene, TX 79601  
Phone #: 325-672-7212

Firm's Name: Plan Ahead Financial Management, Inc.  
Firm's Business Address: 400 Pine St., STE 1050  
Abilene, TX 79601  
Firm's Phone #: 325-672-7212

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

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

Kyle Schnitman, born 1990, completed his college degree at Texas A&M University in College Station, TX. He received a Bachelor of Business Administration degree in Finance. After receiving his college degree, Kyle joined Plan Ahead Financial Management, Inc. Kyle is the Vice President of Plan Ahead Financial Management, Inc.

### Item 3 – Disciplinary Information:

Kyle Schnitman has had no disciplinary information against him.

### Item 4 – Other Business Activities:

Kyle Schnitman is not actively engaged in any additional investment-related businesses or occupations.

### Item 5 – Additional Compensation:

Kyle Schnitman does not earn any form of compensation for the referral of clients, sales rewards, or other bonuses.

### Item 6 - Supervision:

Kyle Schnitman is supervised by Paul Schnitman, President and CEO of Plan Ahead Financial Management, Inc. (Phone #: 325-672-7212). Kyle is required to notify Paul of any investment decisions prior to executing them. This can be either verbal or written notification.

Item 7 – Requirements for State-Registered Advisers:

Kyle Schnitman has never been found liable in any arbitration claims; in a civil, self-regulatory organization or administrative proceeding; or any other legal matter involving investments. In addition, Kyle Schnitman has never been the subject of a bankruptcy petition.