



FEE-ONLY FINANCIAL PLANNING, L.C.

IMPORTANT DISCLOSURE INFORMATION

Fee-Only Financial Planning, LC (“*Company*”) is an SEC registered investment adviser located in Okatie, South Carolina. A copy of the *Company’s* current written disclosure Brochure discussing our advisory services and fees continues to remain available upon request.

The *Company* may only transact business in those states in which it is registered, or qualifies for an exemption or exclusion from registration requirements. The *Company’s* web site is limited to the dissemination of general information pertaining to its advisory services, together with access to additional investment-related information, publications, and links. Accordingly, the publication of the *Company’s* web site on the Internet should not be construed by any consumer and/or prospective client as *Company’s* solicitation to effect, or attempt to effect transactions in securities, or the rendering of personalized investment advice for compensation, over the Internet. Any subsequent, direct communication by the *Company* with a prospective client shall be conducted by a representative that is either registered or qualifies for an exemption or exclusion from registration in the state where the prospective client resides. A copy of the *Company’s* current written disclosure Brochure and Form CRS discussing the *Company’s* business operations, services, and fees is available on this web site and/or from *Company* upon written request. The *Company* does not make any representations or warranties as to the accuracy, timeliness, suitability, completeness, or relevance of any information prepared by any unaffiliated third party, whether linked to the *Company’s* web site or incorporated herein, and takes no responsibility therefore. All such information is provided solely for convenience purposes only and all users thereof should be guided accordingly.

Please remember that different types of investments involve varying degrees of risk, and there can be no assurance that the future performance of any specific investment or investment strategy (including those undertaken or recommended by the *Company*), will be profitable or equal any historical performance level(s).

Certain portions of the *Company’s* web site (i.e. newsletters, articles, commentaries, etc.) may contain a discussion of, and/or provide access to, the *Company* (and those of other investment and non-investment professionals) positions and/or recommendations as of a specific prior date. Due to various factors, including changing market conditions, such discussion may no longer be reflective of current position(s) and/or recommendation(s). Moreover, no client or prospective client should assume that any such discussion serves as the receipt of, or a substitute for, personalized advice from *Company*, or from any other investment professional. The *Company* is neither an attorney nor an accountant, and no portion of the web site content should be interpreted as legal, accounting or tax advice.

Please Note: Limitations. Neither rankings nor recognitions by unaffiliated rating services, publications, media, or other organizations, nor the achievement of any professional designation, certification, degree, or license, membership in any professional organization, or any amount of prior experience or success, should be construed by a client or prospective client as a guarantee that the client will experience a certain level of results if the investment professional or the investment professional’s firm is engaged, or continues to be engaged, to provide investment advisory services. A fee was not paid by either the investment professional or the investment professional’s firm to receive the ranking. The ranking is based upon specific criteria and methodology (see ranking criteria/methodology). No ranking or recognition should be construed as an endorsement by any past or current client of the investment professional or the investment professional’s firm.



FEE-ONLY FINANCIAL PLANNING, L.C.

To the extent that any client or prospective client utilizes any economic calculator or similar interactive device contained within or linked to *Company's* web site, the client and/or prospective client acknowledges and understands that the information resulting from the use of any such calculator/device, is not, and should not be construed, in any manner whatsoever, as the receipt of, or a substitute for, personalized individual advice from the *Company*, or from any other investment professional.

Each client and prospective client agrees, as a condition precedent to his/her/its access to *Company's* web site, to release and hold harmless the *Company*, its officers, directors, owners, employees and agents from any and all adverse consequences resulting from any of his/her/its actions and/or omissions which are independent of his/her/its receipt of personalized individual advice from the *Company*.