

# Item 1: Cover Page



Eos Financial Planning LLC

100 Spy Pond Pkwy  
Arlington, MA 02474

**Form ADV Part 2A – Firm Brochure**

(617) 286-6822

Dated January 27, 2023

This Brochure provides information about the qualifications and business practices of Eos Financial Planning LLC, “EosFP”. If you have any questions about the contents of this Brochure, please contact us at (617) 286-6822. 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.

Eos Financial Planning LLC is registered as an Investment Adviser with the Commonwealth of Massachusetts and State of New York. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about EosFP is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the firm’s identification number 288595.

## Item 2: Material Change

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching for our firm name or by our CRD number 288595.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at (617) 286-6822.

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# Item 4: Advisory Business

## Description of Advisory Firm

Eos Financial Planning LLC is registered as an Investment Adviser with the Commonwealth of MA. We were founded on May 8, 2017. Aletta Tibbetts is the principal owner of EosFP. Assets Under Management are \$10,426,501 as of December 31, 2022.

## Types of Advisory Services

### Comprehensive Financial Planning

This service involves working one-on-one with a planner over an extended period of time.

There is an onboarding process which includes data gathering and the aggregation of this data into an online system, 2-3 meetings where the client discusses their financial goals and concerns, and results in a written financial plan. EosFP will monitor the plan, recommend any changes and ensure the plan is up to date.

Comprehensive Financial Planning clients will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives. If a follow up meeting is required, we will meet at the client's convenience. The plan and the client's financial situation and goals will be monitored throughout the year and follow-up phone calls and emails will be made to the client to confirm that any agreed upon action steps have been carried out. On an annual basis there will be a full review of this plan to ensure its accuracy and ongoing appropriateness. Any needed updates will be implemented at that time.

In general, the financial plan will address any or all of the following areas of concern. The client and EosFP will work together to select the specific areas to cover. These areas may include, but are not limited to, the following:

- **Business Planning:** We provide consulting services for clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.
- **Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.
- **College Savings:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your

financial picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren (if appropriate).

- **Employee Benefits Optimization:** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.
- **Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts.

We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.

- **Financial Goals:** We will help clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.
- **Insurance:** We will review existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home, and automobile. If changes to coverage are determined to be necessary, we may assist clients in identifying appropriate providers and coverage.
- **Investment Analysis:** This may involve developing an asset allocation strategy to meet clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.
- **Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less, taking more risk with investments). If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.
- **Risk Management:** A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance ("self-insuring").
- **Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their "tax efficiency," with consideration that there is always a possibility of future changes to federal, state or local tax laws and

rates that may impact your situation. We may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval.

Comprehensive financial planning services also include investment management services in which we provide continuous advice regarding the investment of client funds based on the individual needs of the client. Through personal discussions in which we establish goals and objectives based on each client's particular circumstances, we develop a personal investment policy or an investment plan with an asset allocation target and then create and manage a portfolio based on that policy and allocation target. During our data-gathering process, we determine the client's individual objectives, time horizons, risk tolerance, and liquidity needs. We may also review and discuss a client's prior investment history, as well as family composition and background.

Account supervision is guided by the stated objectives of the client (e.g., maximum capital appreciation, growth, income, or growth and income), as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Fees pertaining to this service are outlined in Item 5 of this brochure.

### **Project-Based Financial Planning**

Project-Based Financial Planning is offered as a fixed-fee service and includes a one-time detailed financial plan, executed on a per-project basis. This service includes 3-4 meetings; an initial onboarding meeting, 1-2 data collection and review meetings, and a plan delivery meeting.

### **Educational Seminars and Speaking Engagements**

We may provide seminars on an "as announced" basis for groups seeking general advice on investments and other areas of personal finance. The content of these seminars will vary depending upon the needs of the attendees. These seminars are purely educational in nature and do not involve the sale of any investment products. Information presented will not be based on any individual's person's need, nor does EosFP provide individualized investment advice to attendees during these seminars.

### **Wrap Fee Programs**

We do not participate in wrap fee programs.

## **Item 5: Fees and Compensation**

Please note, unless a client has received the firm's disclosure brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any penalty or advisory fee. How we are paid depends on the type of advisory service we are performing as described below.

### **Comprehensive Financial Planning**

Comprehensive Financial Planning consists of an up-front onboarding fee of between \$1000 - \$5000 and,

thereafter, an ongoing annual fixed fee based upon the client's total income, assets, and the overall complexity of the client's situation. The annual fixed fee ranges from \$2,400 to \$50,000. The fee may be negotiable in certain cases.

The onboarding fee is collected in full prior to the commence of work and is payable via electronic funds transfer or check. The ongoing fee for services is billed either monthly or quarterly, in arrears. The ongoing fee may be paid from the client's investment account or paid directly by the client using electronic funds transfer or check. If the client elects to pay our fee by directly debiting their account, we will concurrently send you and the custodian of record a written notice ("invoice") each billing period that describes the advisory fees to be deducted from your account. Your notice will include the total fee assessed, covered period. Please note that it is important that you verify the accuracy of fee deductions; the custodian may not verify the accuracy of advisory fee assessments for you.

### **Other Types of Fees and Expenses**

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

### **Fees at Termination**

Upon termination of this type of engagement, the fee will be prorated from the date of termination for that current billing period. Because ongoing fees are paid in arrears no refund will be needed for ongoing fees.

## **Project-Based Financial Planning Fixed Fee**

The fee for this service is between \$2,000-\$10,000, based on complexity and negotiable with regard to the needs of the client. Fees are due at the beginning of the engagement. At EosFP's discretion, half of the fee is due at the beginning of the engagement and the other half is due upon delivery of recommendations. In the event of early termination by client, any fees for hours worked will be retained by EosFP and unearned fees will be refunded to the client. Clients can pay via electronic payment or check.

## **Financial Planning Hourly Fee**

Hourly financial planning is offered at a price of \$275 per hour. The fee may be negotiable in certain cases and is due once 4 hours has been earned or once the project is complete, whichever comes sooner. In the event of early termination by client, any fees for the hours already worked will be due. Clients can pay via check or

electronic payment. After an initial meeting, clients will be given an estimate of hours for the project.

## **Educational Seminars and Speaking Engagements**

Aletta Tibbetts is a public speaker, available for seminars and speaking engagements.

Seminars are offered to organizations and the public on a variety of financial topics. The fee to organizations ranges from \$0 - \$3000 + travel costs per seminar or may be paid per participant at a rate of \$0 - \$100 + travel costs. Half of the fees are due 7 days prior to the engagement, and the other half are to be paid the day of, no later than the conclusion of the Seminar. The fee range is based on the content, amount of research conducted, number of hours of preparation needed, and the number of attendees. In the event of inclement weather or a flight cancellation, the Speaker shall make all reasonable attempts to make alternative travel arrangements to arrive in time for the presentation. If travel proves impossible, or the event is otherwise canceled, the Speaker's fee is waived, but the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred.

Fees for speaking engagements range from \$0 - \$1000 plus travel expenses, depending on sponsor, date, location, and program requested. For all speeches, 50% of the balance is due before the event and the remaining balance due at the conclusion of the event. Half of the fees are due prior to the engagement, and the other half are to be paid the day of, no later than the conclusion of the Seminar. The fee range is based on the content, amount of research conducted, number of hours of preparation needed, and the number of attendees. The content is based on topics that are currently relevant in the financial planning environment.

For either seminars or speaking engagements, in the event of inclement weather or a flight cancellation, the Speaker shall make all reasonable attempts to make alternative travel arrangements to arrive in time for the presentation. If travel proves impossible, or the event is otherwise cancelled, the Speaker's fee is waived, but the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred. In the event that the Client decides to cancel or change the date of the event for any reason besides weather or similar unforeseen causes, the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred, and will provide payment for 50% of the Speaker's fee if the cancellation occurs within 30 days of the event.

In the event that the Speaker must cancel due to health or similar unforeseen circumstances, the Speaker will make all attempts to find a reasonable alternative engagement date and will absorb any incremental additional costs for obtaining alternative travel arrangements. If an alternative date cannot be obtained, the Client will not be responsible for any travel costs already incurred by the Speaker or any portion of the Speaker's fee. If an up-front fee was paid, it will be refunded within 7 days of the cancellation.

Educational seminars and speaking engagements may be provided pro-bono at EosFP's discretion.

## **Item 6: Performance-Based Fees and Side-By-Side Management**

We do not offer performance-based fees.



## Item 7: Types of Clients

We provide financial planning and portfolio management services to individuals, high net-worth individuals, charitable organizations, corporations or other businesses.

We do not have a minimum account size requirement.

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

### Analysis

Our primary methods of investment analysis are fundamental, technical, cyclical and charting analysis.

Fundamental analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

### Passive Investment Management

We primarily practice passive investment management. Passive investing involves building portfolios that are comprised of various distinct asset classes. The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds or exchange traded funds.

Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

In contrast, active management involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark.

**N.B.** - All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities, and any other investment or security. Material risks associated with our investment strategies are listed below:

- **Market Risk:** Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.
- **Strategy Risk:** The Adviser's investment strategies and/or investment techniques may not work as

intended.

- **Small and Medium Cap Company Risk:** Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.
- **Turnover Risk:** At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.
- **Limited Markets:** Certain securities may be less liquid (harder to sell or buy) and their prices may at times be more volatile than at other times. Under certain market conditions we may be unable to sell or liquidate investments at prices we consider reasonable or favorable, or find buyers at any price.
- **Concentration Risk:** Certain investment strategies focus on particular asset-classes, industries, sectors or types of investment. From time to time these strategies may be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.
- **Interest Rate Risk:** Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.
- **Legal or Legislative Risk:** Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.  
**Inflation:** Inflation may erode the buying-power of your investment portfolio, even if the dollar value of your investments remains the same.

### Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks:

- **Commercial Paper** is, in most cases, an unsecured promissory note that is issued with a maturity of 270 days or less. Being unsecured the risk to the investor is that the issuer may default.
- **Common stocks** may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.
- **Corporate Bonds** are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on such factors as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.
- **Bank Obligations** including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

- **Municipal Bonds** are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.
- **Options and other derivatives** carry many unique risks, including time-sensitivity, and can result in the complete loss of principal. While covered call writing does provide a partial hedge to the stock against which the call is written, the hedge is limited to the amount of cash flow received when writing the option. When selling covered calls, there is a risk the underlying position may be called away at a price lower than the current market price.
- **Exchange Traded Funds** prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. **Exchange Traded Funds are also subject to the following risks:**
  - an ETF's shares may trade at a market price that is above or below their net asset value;
  - the ETF may employ an investment strategy that utilizes high leverage ratios;
  - trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are delisted from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which client's invest.
- **Investment Companies Risk.** When a client invests in open end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).

## Item 9: Disciplinary Information

### **Criminal or Civil Actions**

EosFP and its management have not been involved in any criminal or civil action.

### **Administrative Enforcement Proceedings**

EosFP and its management have not been involved in administrative enforcement proceedings. Clients and prospective clients can obtain disciplinary history on EosFP and Aletta Tibbetts by contacting the Massachusetts Securities Division at 617-727-3548 or at [www.sec.state.ma.us/sct](http://www.sec.state.ma.us/sct).

### **Self-Regulatory Organization Enforcement Proceedings**

EosFP and its management have not been involved in legal or disciplinary events that are material to a client's or prospective client's evaluation of EosFP or the integrity of its management.

# Item 10: Other Financial Industry Activities and Affiliations

No EosFP employee is registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No EosFP employee is registered, or have an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

EosFP does not have any related parties. As a result, we do not have a relationship with any related parties.

EosFP only receives compensation directly from clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

EosFP also actively engages in business as a tax preparer for an additional fee and will not create a conflict of interest. The client chooses whether to engage EosFP in tax preparation knowing the fees upfront. If a client already has a professional tax preparer or asks for a recommendation, EosFP is happy to provide outside recommendation as well as work with their current professional tax preparer. Details regarding Personal Tax Return Preparation through EosFP including the scope of the service and the associated fees are disclosed in Item 19 under Other Business Activities.

## **Recommendations or Selections of Other Investment Advisers**

EosFP does not recommend other advisers.

# Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc., and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

Although EosFP adheres to the CFP® Board, Aletta Tibbetts is not a CFP®.

## **Code of Ethics Description**

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that

violates a fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to clients.
- Competence - Associated persons shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential client information without the specific consent of the client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matters shall reflect credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide a copy of its Code of Ethics to any client or prospective client upon request.

### **Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest**

Neither our firm, its associates or any related person is authorized to recommend to a client, or effect a transaction for a client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

### **Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest**

Our firm and its "related persons" may buy or sell securities similar to, or different from, those we recommend to clients for their accounts. In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates' transactions in specific reportable securities transactions. Any exceptions or trading pre-clearance must be approved by the firm principal in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

### **Trading Securities At/Around the Same Time as Client's Securities**

From time to time, our firm or its "related persons" may buy or sell securities for themselves at or around the same time as clients. We will not trade (participate in either sales or purchases) of non-mutual fund securities *on any of the 5 days* prior to the same security for clients.

## **Item 12: Brokerage Practices**

### **Factors Used to Select Custodians and/or Broker-Dealers**

Eos Financial Planning LLC does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to the client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm. We receive no referrals from a broker-dealer or

third party in exchange for using that broker-dealer or third party.

While we do recommend a specific custodian for clients to use, however, clients may maintain their assets at a custodian of their choice. Clients may also direct us to use a specific broker-dealer to execute transactions. By allowing clients to choose a specific custodian, we may be unable to achieve the most favorable execution of client transactions and this may cost clients money over using a lower-cost custodian.

EosFP may recommend that clients establish brokerage accounts with the Schwab Advisor Services division of Charles Schwab & Co., Inc. (Schwab), a registered broker-dealer, member SIPC, to maintain custody of clients' assets and to effect trades for their accounts. Schwab provides EosFP with access to its institutional trading and custody services, which are typically not available to Schwab retail investors. Schwab may also provide services that assist EosFP in managing clients' accounts, services to assist EosFP in managing and further developing its business, and, from time to time, business entertainment of EosFP personnel. While Schwab's provision of such services is a benefit to EosFP and may create an incentive to recommend Schwab to its clients, the firm believes that the services are a benefit to the clients of the firm as well.

The final decision to custody assets with Schwab is at the discretion of the Advisor's clients, including those accounts under ERISA or IRA rules and regulations, in which case the client is acting as either the plan sponsor or IRA account holder. EosFP is independently owned and operated and not affiliated with Schwab. Schwab provides EosFP with access to its institutional trading and custody services, which are typically not available to Schwab retail investors.

### **Aggregating (Block) Trading for Multiple Client Accounts**

Generally, we do not combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading").

## **Item 13: Review of Accounts**

Client accounts with the Investment Management Service will be reviewed regularly on a quarterly basis by Aletta Tibbetts, Principal and CCO. The account is reviewed with regards to the client's investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletions of client imposed restrictions, excessive drawdown, volatility in performance, or buy and sell decisions from the firm or per client's needs.

Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

EosFP will not provide written reports to Investment Management clients. Financial Planning deliverables will be provided in accordance with the corresponding service.

## Item 14: Client Referrals and Other Compensation

We do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our clients. Nor do we, directly or indirectly, compensate any person who is not advisory personnel for client referrals.

## Item 15: Custody

EosFP does not accept custody of client funds except in the instance of withdrawing client fees.

For client accounts in which EosFP directly debits their advisory fee:

- EosFP will send a copy of its invoice to the custodian at the same time that it sends the client a copy.
- The custodian will send at least quarterly statements to the client showing all disbursements for the account, including the amount of the advisory fee.
- The client will provide written authorization to EosFP, permitting them to be paid directly for their accounts held by the custodian.

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains the client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

## Item 16: Investment Discretion

For those client accounts where we provide investment management services, the client may opt to allow EosFP to maintain discretionary authority with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the client.

## Item 17: Voting Client Securities

We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

## Item 18: Financial Information

Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of client funds or securities or require or solicit prepayment of more than \$500 in fees per client six months in advance.

## Item 19: Requirements for State-Registered Advisers

### **Aletta Tibbetts**

Born: 1981

### **Educational Background**

- 2006 – M.S. in Astronomy and Astrophysics, University of Michigan
- 2004 – S.B. in Earth, Atmospheric, and Planetary Sciences, minor in Physics, MIT

### **Business Experience**

- 06/2017 – Present, Eos Financial Planning LLC, Principal and CCO
- 06/2016 – 06/2017, Self-employed, Consultant
- 10/2007 – 06/2016, Akamai Technologies, Inc., Senior Lead Technical Program Manager

### **Professional Designations, Licensing & Exams**

Series 65 Examination (this is not a license, or professional designation).

### **Other Business Activities**

Personal Tax Return Preparation

We prepare and electronically file Federal and state tax returns for individuals from information the client provides. We may ask for explanation or clarification of some items, but we will not audit or otherwise verify client data. The client is responsible for the completeness and accuracy of information used to prepare the returns. Our responsibility is to prepare the returns in accordance with applicable tax laws.



We may observe opportunities for tax savings that require planning or changes in the way the client handles some transactions. While an engagement for tax return preparation does not include significant tax planning services, we will share any ideas we have with you and discuss terms for any additional work that may be required to implement those ideas.

The fees for Personal Tax Return Preparation typically range from \$600 to \$5,000 depending on the complexity and quality of recordkeeping. The fees may be negotiable in certain cases and are due at the completion of the engagement.

For fees paid by electronic funds transfer, we use an independent 3rd party payment processor in which the client can securely input their banking information and pay their fee. We do not have access to the client's banking information at any time. The client will be provided with their own secure portal in order to make payments. An invoice will be delivered to the client, by the adviser, each time the investment adviser charges a fee. This information will contain the fee(s), the formula used to calculate the fee(s), and the time period covered by the fee(s).

### **Performance Based Fees**

EosFP is not compensated by performance-based fees.

### **Material Disciplinary Disclosures**

No management person at Eos Financial Planning LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

### **Material Relationships That Management Persons Have With Issuers of Securities**

Eos Financial Planning LLC, nor Aletta Tibbetts, have any relationship or arrangement with issuers of securities.

### **Additional Compensation**

Aletta Tibbetts does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through EosFP.

### **Supervision**

Aletta Tibbetts, as Principal and Chief Compliance Officer of EosFP, is responsible for supervision. She may be contacted at the phone number on this brochure supplement.

### **Requirements for State Registered Advisers**

Aletta Tibbetts has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

950 MASS. CODE REGS. J2.205(8)(d) under § 203A(a): A client can obtain the disciplinary history of the Registrant or its representatives from the Massachusetts Securities Division upon request.

# Item 1: Cover Page

## Eos Financial Planning LLC

100 Spy Pond Pkwy  
Arlington, MA 02474  
(617) 286-6822

Dated January 27, 2023Mar

Form ADV Part 2B – Brochure Supplement

*For*

**Aletta Tibbetts, Individual CRD# 6825874**

Principal, and Chief Compliance Officer

This brochure supplement provides information about Aletta Tibbetts that supplements the Eos Financial Planning LLC (“EosFP”) brochure. A copy of that brochure precedes this supplement. Please contact Aletta Tibbetts if the EosFP brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Aletta Tibbetts is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number 6825874

# Item 2: Educational Background and Business

# Experience

## Aletta Tibbetts

Born: 1981

### Educational Background

- 2006 – M.S. in Astronomy and Astrophysics, University of Michigan
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### Business Experience

- 06/2017 – Present, Eos Financial Planning LLC, Principal and CCO
- 06/2016 – 06/2017, Self-Employed, Consultant
- 10/2007 – 06/2016, Akamai Technologies, Inc., Senior Lead Technical Program Manager

### Professional Designations, Licensing & Exams

Series 65 Examination (this is not a license, or professional designation)

## Item 3: Disciplinary Information

Aletta Tibbetts is not involved with outside business activities.

## Item 4: Other Business Activities

### Personal Tax Return Preparation

We prepare and electronically file Federal and state tax returns for individuals from information the client provides. We may ask for explanation or clarification of some items, but we will not audit or otherwise verify client data. The client is responsible for the completeness and accuracy of information used to prepare the returns. Our responsibility is to prepare the returns in accordance with applicable tax laws.

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## Item 5: Additional Compensation

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## Item 6: Supervision

Aletta Tibbetts, as Principal and Chief Compliance Officer of EosFP, is responsible for supervision. She may be contacted at the phone number on this brochure supplement.

## Item 7: Requirements for State Registered Advisers

Aletta Tibbetts has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

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