

## Item 1 – Cover Page

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This Brochure provides information about the qualifications and business practices of *Ronald G. Simmer, CFP®*, owner and principal of *Simmer Financial Planning, LLC*.

If you have any questions about the contents of this Brochure, please contact us at telephone number (360) 380-0517 or by email at [ron@simmer.org](mailto:ron@simmer.org). 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.

*Simmer Financial Planning, LLC* is a registered investment advisory firm in the state of Washington. Registration does not imply any level of skill or training. The oral and written communications of an advisor provide you with information about which you determine to hire or retain the services of the registered advisor.

Additional information about *Simmer Financial Planning, LLC* also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). (CRD# 124792)

## **Item 2 – Material Changes**

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisors to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization.

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

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at (360) 380-0517 or by email at: [ron@simmer.org](mailto:ron@simmer.org). Our Brochure is also available on our web site [www.simmerfinancial.com](http://www.simmerfinancial.com).

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## Item 4 – Advisory Business

*Simmer Financial Planning, LLC* is strictly a fee-only comprehensive personal financial planning firm. Client asset management services are not offered. The firm is not affiliated with entities that sell financial products or securities.

Ronald G. Simmer is the owner/principal of *Simmer Financial Planning, LLC*, formed in February 2003 in the state of Washington. Mr. Simmer completed the Certified Financial Planner Education Program from the College for Financial Planning, Greenwood Village, CO in August 2002 and passed the CFP Board Examination in November 2002. Having met all requirements of the Certified Financial Planner Board of Standards, Mr. Simmer achieved CFP® certification in January 2006.

Certified Financial Planners are licensed by the CFP Board to use the CFP mark. CFP® certification requirements include:

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

Mr. Simmer received a B.S. degree in 1969 from Miami University, Oxford, Ohio and a M.B.A. degree in 1978 from Xavier University, Cincinnati, Ohio.

Prior to forming *Simmer Financial Planning, LLC*, Mr. Simmer retired from a thirty-three year career in the pulp and paper industry where he held a number of executive management positions in the areas of mill operations and corporate planning.

All comprehensive financial plans provided by *Simmer Financial Planning, LLC* are written and include as a minimum, a list of the client's personal financial planning goals and objectives, a balance sheet, a cash flow statement, and income tax projection, and a list of recommended action steps. The comprehensive personal financial plan may also include statements on

investment planning, net worth, retirement projections, savings objectives, tax analysis, risk and insurance analysis, education funding, estate planning, and other areas of financial interest specific to the individual client. The scope of the assignment is agreed upon with the client before the assignment commences.

## **Item 5 – Fees and Compensation**

As a “fee-only” advisory business, all services are compensated solely by the client. The advisor does not receive compensation that is contingent on the purchase or sale of a financial product.

The services and estimated time to prepare the client’s plan are determined during the initial interview. The fee will be based on the estimated time to prepare the plan and an hourly rate of \$30 per hour. A written quote is included in the Advisory Service Agreement and is stated as a “maximum capped (not to exceed)” fee for the total engagement.

Engagements may be terminated at any time by either *Simmer Financial Planning, LLC* or the client. If, during the engagement, the client is not fully satisfied, the fee associated with this service will be waived and any prepaid fees will be fully refunded upon providing written notification to the advisor.

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

**NOTE:** As previously stated, *Simmer Financial Planning, LLC* is strictly a fee-only comprehensive personal financial planning firm and does not manage investment assets for clients. Accordingly, there is no information applicable this item.

## **Item 7 – Types of Clients**

*Simmer Financial Planning, LLC* offers comprehensive personal financial planning services to a broad range of clients including pre-retirement and post-retirement individuals and couples.

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

Security analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis.

The main sources of information include financial newspapers and magazines, research from various sources such as Morningstar, corporate rating services, annual reports, prospectuses, and filings with the Securities and Exchange Commission.

Investment strategy and recommendations are based upon the client's financial objectives and risk tolerance. Investing in securities involves risk of loss that clients should be prepared to bear.

## **Item 9 – Disciplinary Information**

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of *Simmer Financial Planning, LLC* or the integrity of Ronald G. Simmer, CFP®. The firm or advisor has not been involved in legal or disciplinary events related to past or present clients.

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

*Simmer Financial Planning, LLC* is strictly a fee-only comprehensive personal financial planning firm and, as such, is not a registered representative with any NASD securities firm.

*Simmer Financial Planning, LLC* has no arrangements that are material to its advisory or its clients with a related person who is a broker-dealer, investment company, other investment advisor, financial planning firm, commodity pool operator, commodity trading advisor or futures commission merchant, banking or thrift institution, accounting firm, law firm, insurance company or agency, pension consultant, real estate broker or dealer, or an entity that creates or packages limited partnerships.

## **Item 11 – Code of Ethics**

As a CERTIFIED FINANCIAL PLANNER™ and a NAPFA Registered Financial Advisor, Ronald G. Simmer is committed to the CFP Board's *Code of Ethics and Professional Responsibility*, the NAPFA *Code of Ethics*, and *Fiduciary Oath* to act in the best interest of the client at all times. These documents are available for review by clients and prospective clients upon request.

## **Item 12 – Brokerage Practices**

N/A - see note (Item 6)

## **Item 13 – Review of Accounts**

The engagement is considered complete upon delivery and review of the final personal financial plan. Additional review or follow up is offered only as a new engagement.

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

As a fee-only advisory business, *Simmer Financial Planning, LLC* does not compensate referring parties for incoming client referrals and does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

## **Item 15 – Custody**

N/A - see note (Item 6)

## **Item 16 – Investment Discretion**

N/A - see note (Item 6)

## **Item 17 – Voting Client Securities**

N/A - see note (Item 6)

## **Item 18 – Financial Information**

*Simmer Financial Planning, LLC* does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients. A balance sheet is not required to be provided because *Simmer Financial Planning, LLC* does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$600 per client, and six months or more in advance.

## **Item 19 – Requirements for State-Registered Advisors**

*Simmer Financial Planning, LLC* was formed in February 2003 in the state of Washington and is a registered investment advisory firm in the state of Washington. Ronald G. Simmer, born in 1947, is the owner/principal of *Simmer Financial Planning, LLC*. The advisor is actively engaged in providing comprehensive personal financial planning.