Item 1 – Cover Page

Essential Planning Services, LLC

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www.EssentialPlanningServices.com

This brochure provides information about the qualifications and business practices of Essential Planning Services, LLC. If you have any questions about the contents of this brochure, please contact us at (858) 587-2187 and/or DFox@EssentialPlanners.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. While the firm and its personnel are registered with the State of California, such registration does not imply a particular level of skill or training on the part of the firm or its personnel.

Additional information about Essential Planning Services, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. The firm's CRD# is 271037.

Item 2 – Material Changes

The following changes have been made to the brochure since the last version dated December 22, 2016:

Item 4 – Advisory Services – updated information on the firm's assets under management and assets under advisement. Also expanded the descriptions of the investment management services provided and strategies offered, and added information on recommending third party advisers, late stage college funding services offered, and services provided to Gen X and Gen Y clients.

Item 5 – Fees and Compensation – updated fee language to reflect for first year, the clients is billed the first two quarters in advance. Also, updated to change the fee information for Third Party Asset Managers to show it is $500 per account, added fee information on the services to Gen X and Gen Y clients, and fees charged for late stage college funding services. In addition, included language on fees clients pay to third parties, such as custodian that are in addition to the fees paid to EPS.

Item 7 – Types of Clients – expanded the language to include a description of the types of services we provide by type of client and added language regarding ERISA clients

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss – expanded language regarding investment strategies offered and added details on types of risks pertaining to the securities utilized by EPS.

Item 10 – Other Financial Industry Activities and Affiliations – removed disclosures regarding affiliation with Securities America and added disclosures regarding the affiliated companies, including applicable conflicts and steps the firm takes to address the conflicts.

Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading – updated the disclosures regarding employee personal trading activity.

Item 12 – Brokerage Practices – included language that EPS generally places clients' trades with their custodian, but in some cases will place transactions with another broker under a prime brokerage arrangement. Also outlined that there are conflicts and additional fees pertaining to these arrangements.

We will provide all clients with a new brochure as necessary based on changes or new information, at any time, without charge.

Our brochure may be requested by contacting Deborah Fox, Chief Compliance Officer, at (858) 587-2187 and/or DFox@EssentialPlanners.com.

Additional information about Essential Planning Services, LLC is also available via the SEC's website, www.adviserinfo.sec.gov. The SEC's website also provides information about any persons affiliated with Essential Planning Services, LLC who are registered, or are required to be registered, as investment adviser representatives of Essential Planning Services, LLC.

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Item 4 – Advisory Business

About Essential Planning Services, LLC

Essential Planning Services, LLC ("EPS," "Essential Planning," "we," "our," or "us") is a limited liability corporation formed in 2007 in the state of California. The managing member of the firm is Deborah Fox. The major decisions of a strategic and administrative nature for the firm are undertaken by Ms. Fox.

This narrative brochure provides clients with information regarding EPS and the qualifications, business practices, and nature of advisory services that should be considered before becoming an advisory client of EPS. All material conflicts of interest under CCR Section 260.238 (k) have been disclosed regarding the investment adviser, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

Prior to engaging EPS to provide services, clients are generally required to enter into an agreement with EPS setting forth the terms and conditions of the engagement (including termination), describing the scope of the services to be provided, and the portion of the fee that is due from the client prior to EPS beginning services.

We offer services for three categories of clients. One service offering has been specially designed for Baby Boomer and older clients. The second service is for Gen X and Gen Y clients. The third service is specialty college planning provided on a project basis through our related company, Fox College Funding LLC.

Integrated Wealth Management Services:

We strive to build a deep relationship with our clients that enable us to better understand and address their planning and investment needs. Our services are personalized for each of our clients. We oversee most areas of our clients' finances so these areas are working together efficiently, harmoniously and in alignment with their goals, values and passions. We assist our clients in both growing and protecting their wealth, as well as paying attention to how to minimize income and transfer taxes, when appropriate. We call this planning process Integrated Wealth Management. Through our planning process and close relationship, we strive to help our clients live a happy and fulfilling life.

We are an independent financial advisory firm, which means we have no allegiance or obligations to any particular companies. In addition, we work with our clients on a flat fee basis. We feel this business model assists us in positioning ourselves to provide our clients with the most objective advice possible. Please refer to Item 5 for more information on our fees.

This service level is crafted for individuals and couples who are seeking a relationship with an adviser that can assist them with organizing their finances and coordinating all areas of their financial life. We work with the client to create a financial and investment plan in the client's best interest and then monitor and update it going forward. This includes collaborating, when necessary with the client's other professional advisors such as their tax professional, attorneys and insurance agents.

Depending on a client's needs, our Integrated Wealth Management Services include the following areas of advice:

- Investment Management
- Contingency (Insurance) Planning
- Estate Planning
- Asset Protection Planning
- Charitable Giving
- Retirement Planning
- Social Security & Medicare Planning
- Higher Education Planning
- Spending Plan Optimization
- Debt Optimization
- Business Planning
- Real Estate Planning

Subject to any written guidelines, which the client may provide, we are granted investment discretion and authority to manage our clients' investment account(s). Accordingly, we are authorized to perform various functions, at the client's expense, without further approval from the client. Such functions include making all investment decisions on the (a) securities purchased/sold and (b) the amount of securities to be purchased/sold. Please refer to Item 16 for further information on our investment discretion.

For the investment management services, we gather detailed information about each client's investment objectives, risk tolerance, investment time-horizon, and tax liabilities ("Investment Guidelines"). Based on such information we recommend an asset allocation portfolio that we believe is suitable for the client. Asset allocation portfolios recommended by EPS are selected from our internal models that have risk levels ranging from conservative to aggressive. Once a suitable model portfolio has been determined, the client's assets are initially invested and continuously managed in line with that asset allocation model until market conditions and/or changes to a client's Investment Guidelines necessitate rebalancing or selection of a different asset allocation model.

In addition, for certain clients and upon their request, EPS will construct an "opportunistic" portfolio, which depending on client investment objectives and needs, can comprise up to 30% of a client's assets being managed by EPS.

Clients can impose restrictions on investing in certain securities or types of securities. Other restrictions may be imposed by clients with respect to the (average or longest) maturity or credit quality of fixed income investments. In either case, all restrictions must be in writing.

Clients are responsible for informing EPS of any changes in their Investment Guidelines. EPS assumes no responsibility for the accuracy of information furnished to us by a client or a client's agent.

The types of securities utilized by EPS in providing investment management services include equites, fixed income securities, municipal bonds, bank certificates of deposits, mutual funds, and exchange traded funds. Also, from time to time, we provide recommendations on buying and selling gold and silver depending on client needs. In addition, some of the exchange traded funds we use for clients' invest in commodities, such as gold and silver. Please refer to Item 8 below for further information on these asset classes and their associated risks.

Services for Gen X and Gen Y Clients:

These services are especially geared for emerging wealth individuals and couples who are seeking assistance with developing and implementing an appropriate investment strategy as well as receiving advice on financial planning areas such as cash flow planning, paying off college loans, purchasing real estate, establishing credit, planning for vacations, marriage and other lifestyle events. We offer two tiers of Gen X and Gen Y Client services.

Under tier one, we provide "investment management only" services (see below for description) plus financial education on planning topics that are relevant to Gen X and Gen Y clients.

Under tier two, we provide "investment management only" services, financial educational on planning topics that are relevant to Gen X and Gen Y clients, and two one-hour personal advice/planning meetings per year.

Investment Management Only or Financial Planning Only Services:

Some clients may wish to engage EPS for Investment Management or Financial Planning only services. These services are available to a limited number of clients as our preference is to work with the client in a holistic fashion as described in our Integrated Wealth Management Service.

For Investment Management Only, EPS will provide the investment management services described above under "Integrated Wealth Management Services".

For Financial Planning Only, EPS will review all aspects of a client's finances including but not limited to cash flow, budgeting, retirement projections, insurance and estate plan review and education cost analysis. From this information, we create a written plan and provide to the financial planning client. The content of the written plan will depend on the complexity and extent of a client's needs.

Financial planning only clients are free at all times to accept or reject any of our financial planning recommendations provided and further retain the authority and discretion over all implementation decisions. However, if the client would be a good fit, it is likely that through the financial planning process, EPS will offer an opportunity for a client to use us for investment management services. Clients are advised that this creates a conflict of interest since EPS and our principals will receive remuneration if our investment management services are utilized by the client.

Recommending Third Party Asset Managers

Depending on the needs of a client, EPS will from time to time recommend a portion or all of the investment management of the client portfolio be outsourced to a Third Party Asset Manager ("TPAM"). Such recommendations will only be made when EPS believes the investment management services provided by the TPAM are suitable for the client. Generally, the client will enter into an agreement with the TPAM that gives them investment discretion over the assets allocated for their management. In these cases, EPS will oversee the investment management services provided by the TPAM to confirm the TPAM adheres to the applicable investment strategy.

Late Stage College Funding Services

These services include specialty college planning and are provided through our affiliate, Fox College Funding LLC. The services are offered to parents with a college-bound high school student who will not qualify for much, if any need-based aid and who are: (1) looking to reduce their out-of-pocket costs of college as much as possible, and (2) wanting to determine how to pay their college costs as efficiently as possible.

Workshops/Seminars

EPS offers financial seminars in several areas, including college planning, retirement planning, and investing.

Client Obligations

In performing our services, EPS is not required to verify any information received from the client or from the client's other professionals. Moreover, each client is advised that it remains his/her/its responsibility to promptly notify EPS if there is ever any change in the client's financial situation or investment or planning objectives during the client engagement.

Disclosure Statement

A copy of this written disclosure brochure (Form ADV Part 2) shall be provided to each client prior to, or at the same time as, the client's entering into a written agreement with EPS.

Participation in Wrap Fee Programs

EPS, as a matter of policy and practice, does not sponsor, or serve as a portfolio manager to, any wrap fee program. A wrap fee program is defined as any advisory program under which a specified fee or fees not based directly upon transactions in a client's account is charged for investment supervisory services (which may include portfolio management or advice concerning the selection of other investment advisers) and the execution of client transactions.

Amount of Assets Under Management

As of December 31, 2017, the following represents the amount of client assets under management by EPS on a discretionary and non-discretionary basis:

Type of Account	*Assets Under Management ("AUM")*
Discretionary	$30,813,106
Non-Discretionary	$ 1,248,226
Total:	$32,161,332

Amount of Assets Under Advisement
Since EPS offers services on a flat fee basis, the company is also able to provide investment and financial advice for assets that are not directly managed by EPS, such as a client's 401K or other deferred compensation plans.

As of December 31, 2017 EPS was providing advice on $6.3 million of assets under advisement.

Item 5 – Fees and Compensation

Integrated Wealth Management Services

Clients pay an annual retainer for integrated financial planning and investment advisory (wealth management) services. EPS feels that the retainer fee model allows the client access to financial planning and investment management for one set fee that is predictable and enables the client to fulfill their planning needs without worry or surprise each quarter due to an increase in fee simply because their investments have appreciated.

The Client's fee is determined using the firm's proprietary fee calculator that includes a combination of the Client's net worth and the complexity of the Client's planning needs. Net worth includes all investment, savings accounts, real estate outside the primary personal residence and any other significant assets that would affect planning advice such as a business or non-profit entity. Investment advice and management is included in the fee and the fee is not based on the amount of assets a client has under management. Instead, the management fee is calculated according to variable information, such as number of accounts, taxable versus non-taxable, type of positions held in the account such as individual bonds or equities or alternative investments which take more research and management time. The specific fee will be determined with the client, in advance.

The first year's planning fee is higher than the subsequent year's fee due to significantly more meetings that will be conducted with the client in the first year than in subsequent years. The subsequent years' fee covers monitoring, updates and any additional planning, as needed.

The first-year fee typically falls between $5,000 and $50,000, depending on the complexity of the client's situation and the extent of services being provided by EPS. The fee for the first year is paid as follows: The first two quarters are paid in advance and are due upon engagement. The fee for subsequent quarters is due at the beginning of the next quarter. Depending on the scope of work, a portion or the entire fee may be paid by direct debit from the client's managed account or by bank draft. For payments by bank draft, the client will set up an automatic payment from their bank account. The minimum first-year retainer is $5,000.

The retainer fee is reduced for subsequent years. The subsequent year's fee is based on the scope and complexity of the work that will be provided to the client after the first year. It is not unusual for the subsequent years' fee to be half to three-quarters of the first year's fee. Subsequent years are billed quarterly, in advance, by direct debit from the Client's investment account managed by EPS, authorized bank draft, or by other methods as recommended by EPS and agreed upon, such as remittance by check. For payments by bank draft, the client will set up an automatic payment from their bank account.

For fees debited from the client's managed account, EPS sends a statement to the custodian quarterly and an informational invoice to the client. For clients that pay by bank draft, EPS sends invoices directly to the client. All invoices sent to clients will include the amount of the fee, how the fee was calculated and the time period for which the fees covers.

Legacy clients have a different fee structure and some have lower fees. Fees are negotiable based on certain circumstances and at EPS's sole discretion. Also, at its discretion, EPS will allow accounts of members of the same household to be aggregated for purposes of determining the advisory fee. For example, such aggregation may be allowed when EPS provides services to accounts that are on behalf of minor children of current clients, individual and joint accounts for a spouse.

Fees for Services to Gen X and Gen Y Clients

Fees for tier one services, EPS charges each client $50 to $100 per month.

Fees for tier two services, EPS charges each client $150 to $200 per month. First planning meeting becomes available once the client has paid $900 (client can opt to pay fee upfront rather than monthly); Second planning meeting becomes available once $1,800 has been paid (client can opt to pay fee upfront rather than monthly as long as no more than $500 of services are paid six months or more in advance).

In some cases, the fee for a Gen X or Gen Y client is being paid by their parents as part of the EPS Integrated Wealth Management services fee they are paying us.

Option to purchase specific planning meetings or get questions answered: 1/2 hour meeting $250; 1-hour meeting $500, which includes meeting preparation and follow-up.

Fees for tier one and tier two services are billed quarterly in advance. Clients receiving these services will receive an invoice every quarter, which will include the amount of the fee, how the fee was calculated, and the time period for which the fee covers.

Services by TPAMs

Currently, the TPAM that EPS clients invest with charges a flat fee of $500 per account per year. TPAM fees are in addition to the flat fee charged by EPS and we do not share in or receive any portion of the TPAM fee. TPAM fees are billed by, and paid to the TPAM. Clients will receive a copy of the TPAM's Form ADV Part 2A & Part 2Bs (Disclosures Brochures) prior to or at the time of entering into an agreement with the TPAM. Clients should carefully read the Disclosure Brochures to understand the services and fees associated with the TPAM, along with applicable conflicts and risks surrounding their services.

Late Stage College Funding Services

These services are delivered on a project basis for a flat fee that ranges from $3,000 to $5,000 based upon the complexity of the family's financial situation and the number of children for which we are providing college planning services. In rare circumstances where more time is needed to develop a college plan and support the client more than normal, the fee may be higher than $5,000. Occasionally smaller college planning project work is provided, which only includes a few components of the full college fund services. The fee for smaller project work ranges from $350 to $2,500 based on the scope of the work.

Clients wanting this service sign a joint agreement with EPS and Fox College Funding, LLC. Fees are billed in advance. EPS sends an invoice to the client, which includes the amount of the fee, how the fee was calculated, and the time period for which the fee covers. EPS retains a portion of the fee and pays the remainder to Fox College Funding, LLC.

As the owner of both EPS and Fox College Funding, LLC, Ms. Fox shares in the profits and losses of both companies. Fox College Funding services are included as part of the EPS Integrated Wealth Management services as a planning component that is covered by the planning fee the Client pays to EPS, when applicable.

Investment Management Only and Financial Planning Only Fees

For investment management or financial planning only work, the fee will be determined using the firm's proprietary calculator. Typical fees for investment management only and financial planning only services range from a minimum fee of $1000 up to $50,000. The more complex the services, the higher the fee. EPS retains the authority to negotiate fees and charge higher or lower fees, or waive fees.

Investment Management only clients will be billed and pay the calculated fee in quarterly payments, in advance, as discussed in Integrated Wealth Management Services fee section above.

For financial planning only clients, EPS generally requires an initial retainer of 50% of the fee in advance of any services rendered. The remaining balance is invoiced to the client and payable upon completion of the plan work. Under no circumstance will EPS require payment of more than $500 per client, more than six months in advance.

Fees for investment management or financial planning only services are negotiable based on certain circumstances and at EPS' discretion.

Clients may act on EPS' recommendations by placing securities transactions with any brokerage firm the client chooses. The client is under no obligation to act on EPS' financial planning recommendations. Moreover, if the client elects to act on any of the recommendations, the client is under no obligation to implement the financial plan through EPS.

Workshops/Seminars

EPS does not charge a fee for its workshops or seminars.

General Information Regarding Advisory Services and Fees

EPS does not represent, warrant, or imply that the services or methods of analysis used by EPS can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections.

The fees and terms of services will be clearly set forth in the client agreement executed between the client and EPS.

Clients should understand that our fees described above do not include charges imposed by third parties such as custodial fees, mutual fund and ETF fees and expenses, and fees charged by TPAMs. Client assets also are subject to, as applicable, transaction costs, retirement plan administration fees, odd-lot differentials, transfer taxes, wire transfer fees, electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Client assets invested in mutual funds and ETFs will be subject to certain fees and expenses, which are imbedded in the price of the mutual fund or ETF. These fees are described in each fund's prospectus or other applicable offering documents and generally include a management fee and administrative expenses. Most mutual funds also charge a distribution/service fee (i.e., 12b-1 fee) and in some cases, a front in load (commission) or deferred sales or surrender change, however, EPS does not recommend mutual funds with a front load or deferred sales charge. Transactions in mutual funds and ETFs also are subject to transaction fees charged by the broker executing the transaction.

Clients may also incur "account termination fees" upon the transfer of an account from one brokerage firm (broker-dealer/custodian) to another. The range for these account termination fees is believed to range generally $0 to $200 at present, but at times may be much higher. Clients should contact their custodians (brokerage firms, bank or trust company, etc.) to determine the amount of account termination fees (if any), which may be charged and deducted from their accounts for any existing accounts that may be transferred.

Clients are hereby advised that all fees paid to EPS for investment management services are separate and distinct from the additional fees and expenses described in the paragraphs above. Such charges, fees and commissions are exclusive of and in addition to the firm's fee, and EPS does not receive any portion of these commissions, fees, and costs. Neither the firm, nor its supervised persons accept compensation for the sale of securities or other investment products.

Clients should carefully review the fees charged by their brokers, custodian(s), TPAM(s), and the mutual funds and ETFs in which the client's assets are invested, together with the fees charged by EPS, to fully understand the total amount of fees to be paid by the client and in order to evaluate the advisory services being provided.

EPS believes that the fees charged for our services are competitive; however, lower fees for comparable services may be available from other sources. For example, a client could invest in mutual funds directly, without the services of EPS. However, in that case, the client would not receive the services provided by EPS which are designed, among other things, to assist the client in determining which investments are most appropriate to each client's financial condition and objectives, undertake a disciplined approach to portfolio rebalancing while taking into account the tax ramifications of same, and to avoid ad hoc emotional reactions to shorter-term market events. Also, some of the investment options used by EPS may not be available to the client directly without the use of an investment adviser granted access to such funds (such as institutional funds).

Please refer to Item 12 for information on the factors that the firm considers in selecting or recommending broker-dealers for client transactions and determining the reasonableness of their compensation (*e.g.*, commissions).

Termination

Client agreements between EPS and the client will continue in effect until terminated by either party pursuant to the terms of the agreement. Any pre-paid unearned fees will be refunded to the client, in a timely manner.

Upon notification of the termination of the agreement, EPS will not possess any obligation to recommend or take any action with regards to the securities, cash, or other investments in a client's account.

EPS' relationship with each client is non-exclusive; in other words, EPS provides investment advisory services and financial planning services to multiple clients. EPS seeks to avoid situations in which one client's interest may conflict with the interest of another of the firm's clients.

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

Item 6 is not applicable to EPS. EPS does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client). Such acceptance or management would pose a significant conflict of interest to clients because performance-based fees may provide an incentive to favor such accounts over the accounts of clients under our other advisory programs. EPS considers avoidance of such conflict a paramount policy to maintain a fiduciary duty to the client.

Item 7 – Types of Clients

Generally, EPS offers it services to individuals, defined benefit plans, and corporations. Our services are geared toward three main categories of clients. Our Integrated Wealth Management Services has been specially designed for clients who can benefit from holistic financial planning and investment management, most commonly but not exclusively, those who are members of the Baby Boomer and older.
We also provide specialty services to Generation X and Y clients who do not have as complex planning needs as Baby Boomer generation and older clients. Last but not least is our "late stage" college funding planning services, which are provided on a project basis through our affiliated company, Fox College Funding LLC to parents of college-bound high school students.

ERISA Clients

If a client's account is a pension or other employee benefit plan governed by the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), EPS may be a fiduciary to the plan, depending on the circumstances. In providing our investment management and financial planning services, the sole standard of care imposed upon us is to act with the care, skill, prudence and diligence under the circumstances then prevailing that a prudent man acting in a like capacity and familiar with such matters would use in the conduct of an enterprise of a like character and with like aims. EPS will provide certain required disclosures to the "responsible plan fiduciary" (as such term is defined in ERISA) in accordance with Section 408(b)(2), regarding the services we provide, the direct compensation we receive, and any indirect compensation that we receive. Generally, these disclosures are contained in this Form ADV Part 2A, the client agreement and/or in separate ERISA disclosure documents, and are designed to enable the ERISA plan's fiduciary to: (1) determine the reasonableness of all compensation received by us; (2) identify any potential conflicts of interests; and (3) satisfy reporting and disclosure requirements to plan participants

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

Before designing investment plans for clients, EPS will evaluate the client's current investments to determine whether the client's goals harmonize with the client's financial objectives and Investment Guidelines. In designing investment plans for clients, EPS relies upon the information supplied by the client and the client's other professional advisors. Such information may pertain to the client's financial situation, estate planning, tax planning, risk management, short-term and long-term lifetime financial goals and objectives, investment time horizon, and perceived current tolerance for risk. EPS will design and propose a portfolio that EPS believes will help clients attain their financial goals.

Based on such information we recommend an asset allocation portfolio that we believe is suitable for the client. Asset allocation portfolios recommended by EPS are selected from our internal models that have risk levels ranging from conservative to aggressive. Once a suitable model portfolio has been determined, the client's assets are initially invested and continuously managed in line with that asset allocation model until market conditions and/or changes to a client's Investment Guidelines necessitate rebalancing or selection of a different asset allocation model.

Clients can impose restrictions on investing in certain securities or types of securities. Other restrictions may be imposed by clients with respect to the (average or longest) maturity or credit quality of fixed income investments. In either case, all restrictions must be in writing.

EPS invests for the long-term and expects that not all investments within a given portfolio will perform in unison with other assets in the same portfolio. EPS manages money for the clients' downside protection, not upside gain due to our belief that it is more important to minimize losses than maximize gains. EPS does not systematically re-balance the portfolio on a regular basis, but monitors each portfolio's asset allocation to make adjustments where appropriate. As an example, rebalancing would be considered after tax losses had been harvested or if a particular asset class had continued to rise in value for at least two years.

For investment management services only clients, EPS' portfolio management decisions are made considering only the assets being managed and exclude other investments the client may hold. For clients who engage EPS for comprehensive financial planning *and* investment management services, values for non-managed investments are considered for re-balancing purposes; with said values based on information provided by the client.

EPS may also provide advice on any type of investment held in a client's portfolio at the inception of the advisory relationship. EPS will explore other investment options at the client's request. Additionally, EPS reserves the right to advise clients on any other type of investment that may be appropriate based on the client's stated goals and objectives.

When investment markets are experiencing extraordinary circumstances, EPS may recommend that a portion of assets in a client's account be moved to cash and then resume asset allocation at a future time.

As part of its investment management, EPS utilizes fundamental analysis. Fundamental analysis is performed on historical and present data, with the goal of making financial forecasts. The main sources of information include financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources that the firm uses from time to time include Morningstar mutual fund research, Morningstar stock research, and the Internet.

Investment Strategies

The primary investment strategy used on client accounts is asset allocation based on Modern Portfolio Theory. EPS has developed diversified investment model portfolios by mixing different asset classes in varying proportions depending risk levels ranging from conservative to aggressive. The primary purpose of asset allocation is to reduce the risk in the portfolio, while attempting to maintain or enhance the rate of return of the portfolio. Portfolios are typically globally diversified to control the risk associated with traditional markets.

Each client receives investment advice regarding their portfolio based upon his/her/its:

- Time Horizon
- Risk Tolerance
- Expected Rate of Return
- Asset Class Preferences

The primary investment vehicles used to invest in the various asset classes are mutual funds, and exchange-traded funds (ETFs). The main asset classes are equities, fixed income, real estate investment trusts (REITs), and commodities.

The mutual funds provide:

- Professional Management

- Diversification
- Flexibility
- Liquidity

An exchange-traded fund can provide similar advantages as mutual funds. ETFs are traded on a stock exchange. An ETF holds assets such as stocks, commodities, or bonds, and trades at, above or below its net asset value over the course of the trading day. Many ETFs track an index, such as a stock index or bond index, but others are actively managed. Unlike a mutual fund, which is priced once at the end of each trading day, an ETF is priced intra-day, similar to a stock.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time.

Other strategies may include long-term purchases and short-term purchases.

The opportunistic portfolio is primarily made up of selected individual equities from the S&P 500 and in some cases, ETFs for exposure to certain sectors and liquid alternatives such as precious metals and other commodities. A client's opportunistic portfolio will typically have anywhere from five to fifteen investment positions depending on the amount dedicated to this strategy. The portfolio is volatility weighted where more funds are invested in less volatile positions and less funds are invested in more volatile positions.

While EPS strives to minimize risk in clients' portfolios, every method of analysis has its own inherent risks. To perform an accurate market analysis EPS must have access to current/new market information. EPS has no control over the distribution rate of market information. An accurate market analysis can only produce a forecast of the direction of market values. There can be no assurances that a forecasted change in market value will materialize into actionable and/or profitable investment opportunities.

EPS' primary investment strategies - Long Term Purchases and Short Term Purchases - are fundamental investment strategies. However, every investment strategy has its own inherent risks and limitations. For example, longer-term investment strategies require a longer investment time-period to allow for the strategy to potentially develop. Shorter term investment strategies require a shorter investment time period to potentially develop but, as a result of more frequent trading, may incur higher transactional costs when compared to a longer-term investment strategy.

There can be no assurance that the client's investment objectives will be obtained and no inference to the contrary should be made. Clients are advised that volatility from investing can occur, and that all investing is subject to risk and consequently, the value of the client's account can at any time be worth more or less than the amount invested.

In addition, there is no assurance that a mutual fund, ETF or any securities that EPS recommends to, or invests in for its clients will achieve its investment objective or that any of EPS's investment strategies will be profitable. Past performance of investments is no guarantee of future results.

Risk of Loss

Investing in securities involves risk of loss, including loss of principal that clients should be prepared to bear. EPS' investment approach constantly keeps the risk of loss in mind.

Below is a list of some of the material risks pertaining to investments recommended and/or made by EPS.

- ***Interest-rate Risk:*** The risk that investment returns will be affected by changes in the level of interest rates. When interest rates increase, the prices and values of bonds decrease. When interest rates decrease, the prices and values of bonds increase.

- ***Market Risk:*** The risk that investment returns will be affected by changes in the overall level of the stock market. When the stock market as a whole increases or decreases; virtually all stocks are affected to some degree.

- ***Equity Risk:*** Historically, the equity markets have moved in cycles, and the value of equity securities can fluctuate significantly from day-to-day. Individual companies may report poor results or be negatively affected by industry and/or economic trends and developments. The prices of securities issued by such companies can suffer a decline in response. These factors contribute to price volatility.

- ***Credit Risk:*** The risk that principal and/or interest on a fixed income investment will not be paid in a timely manner or in full due to changes in the financial condition of the issuer. Generally, the higher the perceived credit risk, the higher the rate of interest investors will receive on their investment.

- ***Interest Rate Risk:*** The risk that the value of an interest-bearing investment will change due to changes in the general level of interest rates in the market. The market value of a bond fluctuates inversely to the change in interest rates; that is, as interest rates rise, bond prices fall and vice versa. Interest rate risk is commonly measured by a bond's duration; the greater a bond's duration, the greater the impact on price of a change in interest rates. Investors can incur a gain or loss from bonds sold prior to the final maturity date. Many bonds are rated by a third party Nationally Recognized Statistical Rating Organization (NRSRO), for example, Moody's Investor Services or Standard & Poor's Inc.

While ratings may assist investors to determine the creditworthiness of the issuer, they are not a guarantee of performance. U.S. Treasury bills, notes and bonds are guaranteed by the full faith and credit of the United States and therefore are generally deemed to carry virtually no risk of default.

- ***Prepayment Risk*****:** Some types of bonds are subject to prepayment risk. Similar to call risk, prepayment risk is the risk that the issuer of a security will repay principal prior to the bond's maturity date, thereby changing the expected payment schedule of the bonds. Prepayment risk is particularly prevalent in the mortgage-backed bond market, where a drop in interest rates can trigger a refinancing wave. When investors in a bond comprised of the underlying pool of mortgages receives his or her principal back sooner than expected, they may be forced to reinvest at prevailing, lower rates.

- ***Reinvestment Rate Risk:*** The risk incurred when an investment's income is reinvested at a lower rate than the rate that existed at the time the original investment was made. This risk is most prevalent when interest rates fall.

- ***Purchasing Power Risk (Inflation Risk):*** The risk that inflation will affect the return of an investment in real dollars. In other words, the amount of goods that one dollar will purchase decreases with time. Investments that have low returns, such as savings accounts, are not likely to keep up with inflation. Investments with fixed returns, such as bonds, will decrease in value because their purchasing value will decrease with inflation.

- ***Business Risk:*** The risk associated with a particular industry or firm. These are factors that affect the industry or firm, but do not affect the whole market. They include government regulations, management competency, or local or regional economic factors.

- ***Financial Risk:*** The risk associated with the mix of debt and equity used to finance a company. The greater the financial leverage, the greater the financial risk.

- ***Currency Risk (Exchange Rate Risk):*** The risk that a change in the value of a foreign currency relative to the U.S. dollar will negatively affect a U.S. investor's return.

- ***Foreign Risk*****:** Investments in foreign securities pose special risks, including currency fluctuation and political risks, and such investments can be more volatile than that of a U.S. only investment. The risks are generally intensified for investments in emerging markets.

- ***Political and Legislative Risk:*** Companies face a complex set of laws and circumstances in each country in which they operate. The political and legal environment can change rapidly and without warning, with significant impact, especially for companies operating outside of the United States or those companies who conduct a substantial amount of their business outside of the United States.

- ***Inflation Risk:*** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.

- ***Liquidity Risk:*** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.

In general, cash equivalents provide liquidity with minimum income, and a return of principal with no capital appreciation. Cash equivalents are, however, subject to purchasing power risk.

Fixed income investments provide current income. Usually, the longer the maturity of the security, the higher the income it will generate. Also, with longer maturities, fixed income investments will have greater price volatility and greater opportunity for capital gains or capital losses. Fixed income investments are subject to interest rate risk, reinvestment rate risk, and purchasing power risk. In additional, foreign bonds would be subject to currency rate risk and high-yield bonds would be subject to business risk and financial risk.

The return of principal for bond funds and funds with significant underlying bond holdings is not guaranteed. Mutual fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings. Lower rated bonds are subject to greater fluctuations in value and risk of loss of income and principal than higher-rated bonds.

Equity investments are subject to greater volatility, thus providing a greater opportunity for capital gains, and a greater opportunity for capital losses. Equity investments typically offer little or no current income. Equity investments are subject to market risk and interest rate risk, while providing an opportunity to protect against purchasing power risk. Also, stock mutual funds, rather than individual equities, may limit the exposure to business risk and financial risk.

Investing outside the United States involves additional risks, such as currency fluctuations, periods of illiquidity and price volatility. These risks may be heightened in connection with investments in developing countries. Small-company stocks entail additional risks, and they can fluctuate in price more than larger company stocks.

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value. Exceptions to this are CD's and FDIC-insured money market funds.

Mutual funds and ETFs carry risks associated with their underlining investments, which are described in each fund's prospectus and statement of additional information and should be read carefully.

Different types of investments involve varying degrees of risk, and the client should not assume that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended by EPS) will be profitable or equal to any specific performance level(s).

Item 9 – Disciplinary Information

EPS has no reportable legal or disciplinary events.

Item 10 – Other Financial Industry Activities and Affiliations

Deborah Fox maintains an insurance license in order to have the ability to provide in-depth analysis of client insurance policies. Ms. Fox does not recommend or sell insurance or receive commissions for insurance products.

Ms. Fox is Founder & CEO of Fox College Funding, LLC, which is an affiliated company that provides the "late stage" college funding services offered to EPS clients, as outlined in Item 4 above. As the owner of both EPS and Fox College Funding, LLC, Ms. Fox shares in the profits and losses of both companies. Fox College Funding services are included as part of the EPS Integrated Wealth Management services as a planning component that is covered by the planning fee the Client pays to EPS, when applicable.

Ms. Fox also is the Founder of Fox Financial Planning Network, which is a business consulting company for financial advisors and financial institutions; however, Ms. Fox is not involved in the day to day business of this company.

Ms. Fox spends approximately 10% of her time performing services for the affiliated companies. Please refer to Ms. Fox Form ADV Part 2B for additional information.

Neither EPS, nor its representatives, are registered or have an application pending to register, as a broker-dealer, futures commission merchant, commodity pool operator, a commodity trading advisor, or a representative of any of the foregoing.

Depending on client needs, EPS will from time to time recommend or select other investment advisors for its clients; however, EPS is not compensated for the selection of other advisors. Any advisors recommended or selected will be a registered investment adviser with the Securities and Exchange Commission or other appropriate jurisdictions.

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

EPS has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at EPS must acknowledge in writing the terms of the Code of Ethics initially upon hire, annually, and upon amendment.

There are times when EPS supervised persons also invest personally in certain securities that are recommended to or purchased for clients. The EPS Code of Ethics contains certain requirements designed to address the conflicts that arise with regard to personal trading by its supervised persons, and designed to assure that the personal securities transactions, activities and interests of the employees supervised persons of EPS will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions.

Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would not interfere with the best interest of EPS' clients. In addition, the Code requires pre-clearance of many transactions, and also restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit supervised persons to invest in the same securities as clients, there is a possibility that supervised persons might benefit from market activity by a client investing in a security held by an supervised person. The personal trading of supervised persons is continually monitored by the CCO to reasonably prevent conflicts of interest between EPS and its clients.

Certain supervised persons' accounts may trade in the same securities with client accounts on an aggregated basis when consistent with EPS' obligation of best execution. In such circumstances, EPS will follow it policies and procedures covering aggregated trades and the supervised persons and client accounts will receive the same average price per share for the security being traded. EPS will retain records of the trade order (specifying each participating account) and its allocation, which will be completed prior to the entry of the aggregated order. Completed orders will be allocated as specified in the initial trade order. Partially filled orders will be allocated on a pro rata basis. Any exceptions will be approved by the CCO and documented.

EPS' clients or prospective clients may request a copy of the firm's Code of Ethics by contacting Deborah Fox at (858) 587-2187 or DFox@EssentialPlanners.com.

It is EPS' policy that the firm will not affect any principal or agency cross securities transactions for client accounts. EPS will also not cross trades between client accounts. Principal transactions are generally defined as transactions where an adviser, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an investment adviser in relation to a transaction in which the investment adviser, or any person controlled by or under common control with the investment adviser, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may arise where an adviser is dually registered as a broker-dealer or has an affiliated broker-dealer.

Item 12 – Brokerage Practices

EPS generally recommends that clients maintain their account assets with T.D. Ameritrade Institutional (TDA), a division of T.D. Ameritrade, Inc., Member FINRA/SIPC/NFA. Prior to engaging EPS to provide investment management services, the client will be required to enter into a formal *Agreement* with EPS setting forth the terms and conditions under which EPS shall manage the client's assets, and a separate custodial/clearing agreement with each designated broker-dealer/custodian.

When performing investment management services, EPS will place transactions for client accounts through the client's appointed custodian (i.e., TDA), since TDA generally does not charge custodian fees so long as transactions for client accounts are executed through them as broker-dealer. However, there are times when EPS will place trades with an "executing" broker (also referred to as a "prime broker"). This occurs mainly when trading municipal bonds and is only done when EPS cannot trade the bonds through TDA and/or believes better execution can be obtained by trading away. When this occurs, the securities bought or the funds from the securities sold are deposited (settled) into the client's TDA custodial account. Importantly, clients should be aware that the executing broker will usually charge a transaction related fee, which will be in addition to any transaction costs that TDA charges custodial clients.

EPS periodically evaluates the transaction fees charged and the services provided by TDA and compare those with other broker-dealers to evaluate whether overall best qualitative execution could be achieved by using alternative custodians. Other factors that EPS considers in recommending TDA to clients include, but are not limited to historical relationship with EPS, financial strength, reputation, execution capabilities, pricing, research, and service. Although the commissions and/or transaction fees paid by EPS' clients shall comply with EPS' duty to obtain best execution, a client may pay a commission that is higher than another qualified broker-dealer might charge to effect the same transaction. If this occurs, it is because EPS determines, in good faith, that the commission or transaction fee is reasonable in relation to the value of the brokerage and research services received. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of broker-dealer services, including the value of research provided, execution capability, commission rates, and responsiveness. Accordingly, although EPS will seek competitive rates, it may not necessarily obtain the lowest possible commission or transaction rates for client account transactions. The brokerage commissions or transaction fees charged by the designated broker-dealer/custodian are exclusive of, and in addition to, EPS' investment management fee.

Research and Additional Benefits

Although not a material consideration when determining whether to recommend that a client utilize the services of a particular broker-dealer/custodian, EPS receives from TDA (or another broker-dealer/custodian) without cost (and/or at a discount) support services and/or products, certain of which assist EPS to better monitor and service client accounts maintained at such institutions. The support services that are obtained by EPS usually include investment-related research, pricing information and market data, software and other technology that provide access to client account data, compliance and/or practice management-related publications, discounted or gratis consulting services, discounted and/or gratis attendance at conferences, meetings, and other educational and/or social events, marketing support, computer hardware and/or software and/or other products used by EPS in furtherance of its investment supervisory business operations.

As indicated above, certain of these support services and/or products assist EPS in managing and administering client accounts. Others do not directly provide such assistance, but rather assist EPS to manage and further develop its business enterprise.

The availability of services from TDA benefits EPS because we do not have to pay for them. The receipt of these services gives EPS an incentive to recommend that a client maintain their account with TDA, which creates a conflict of interest. Importantly, EPS' clients do not pay more for investment transactions effected and/or assets maintained at TDA as a result of this arrangement. There is no corresponding commitment made by EPS to TDA or any other entity to invest any specific amount or percentage of client assets in any specific mutual funds, securities or other investment products as a result of the above arrangement. In addition, clients are not required to maintain any assets at TDA. EPS does not receive client referrals from TDA or any other broker-dealer/custodian.

EPS' Chief Compliance Officer, Deborah Fox, remains available to address any questions that a client or prospective client may have regarding the above arrangement and any corresponding perceived conflict of interest such arrangement may create.

Aggregation of Client Trades

To the extent that EPS provides investment management services to its clients, the transactions for each client account generally will be effected independently, unless EPS decides to purchase or sell the same securities for several clients at approximately the same time. When this happens, EPS will usually (to the extent possible) combine or "bunch" such orders in an effort to obtain best execution. Under this procedure, transactions will be averaged as to price and will be allocated among clients in proportion to the purchase and sale orders placed for each client account on any given day. EPS shall not receive any additional compensation or remuneration as a result of such aggregation.

EPS' employees are not registered representatives of TDA or any other custodian/broker-dealer and do not receive any commissions or fees from performing these services.

Directed Brokerage

EPS does not accept client directed brokerage arrangements.

Item 13 – Review of Accounts

For those clients to whom EPS provides investment management services, account reviews will be conducted on an ongoing basis by Deborah Fox and Andrew Hoffarth. All investment management clients are advised that it remains their responsibility to advise EPS in writing of any changes in their investment objectives and/or financial situation, or if they wish to impose any reasonable restrictions on EPS' discretionary management services. All clients (in person or electronically) are encouraged to review investment objectives and account performance with EPS on an annual basis.

EPS will conduct account reviews on an other than periodic basis, such as upon the occurrence of a triggering event such as a market correction, large deposits or withdrawals from an account, substantial changes in the value of a client's portfolio, change in the client's investment objectives, and upon client request.

Holistic Financial Plans provided by EPS will be reviewed periodically and, if necessary, revised to reflect changes in tax laws, investment and economic conditions, as well as changes in client goals and financial circumstances. Financial Plan updates are individualized, and as such, the nature and frequency of reviews will be determined by client need. Reviews of Financial Plans will be made a minimum of once per year for clients maintaining EPS' ongoing financial planning services.

Reports to Clients

The account custodian provides trade confirmation and monthly statements to clients. For those clients to whom EPS provides investment management services, they will generally receive a market and economic commentary at least annually. Any account reports received from EPS should be compared to account statements received by the custodian.

Item 14 – Client Referrals and Other Compensation

As outlined in Item 12 above, EPS receives an indirect economic benefit from TDA, including without cost (and/or at a discount), support services and/or products.

EPS does not have agreements with or receive referral fees from any other advisors. EPS does not receive, nor does it pay, any fees for client referrals.

Item 15 – Custody

It is EPS' policy to not accept custody of a client's securities. In other words, EPS is not granted access to clients' accounts which would enable EPS to withdraw or transfer or otherwise move funds or cash from any client account to EPS' accounts or the account of any third party (other than for purposes of fee deductions, as explained below). This is for the safety of the clients' assets.

However, with a client's written consent, EPS is provided with the authority to deduct EPS' investment management fees from a client's accounts. Prior to doing so, EPS will receive written authorization from the client to deduct such fees from the account held with the qualified custodian. Each time a fee is directly deducted from a client account, EPS will concurrently (1) send the qualified custodian an invoice or statement of the amount of the fee to be deducted from the client's account; and (2) send the client an invoice or statement itemizing the fee. Itemization includes the formula used to calculate the fee and the time period covered by the fee.

The account custodian does not verify the accuracy of EPS' advisory fee calculation.

All of EPS' clients receive account statements directly from qualified custodians that maintains those assets. The client should carefully review these account statements, and compare them to any account reports provided by EPS. EPS urges all of our clients to review and compare statements in order to ensure that all account transactions, including deductions to pay advisory fees, remain proper, and to contact Deborah Fox, Chief Compliance Officer, with any questions.

Item 16 – Investment Discretion

EPS receives discretionary authority from clients wanting investment management services at the outset of the relationship to allow EPS the ability to select investments and place trades within the client's account. The client shall be required to execute an *Investment Advisory Services Contract*, granting EPS full authority to buy, sell, or otherwise effect investment transactions. Such discretion will be exercised in a manner consistent with the stated investment objectives for the particular client account

Discretionary authority allows EPS to perform trades in the client's account without further approval from the client. This includes decisions on the following:

- Securities purchased or sold
- The amount of securities to be purchased or sold

Once the portfolio is constructed and as requested by the client, EPS provides ongoing supervision and re-balancing of the portfolio as changes in market conditions and client circumstances may require. Please refer to Item 13 for further information.

Clients who engage EPS on a discretionary basis may, at any time, impose restrictions, in writing, on EPS' discretionary authority (i.e. limit the types/amounts of particular securities purchase for their account, exclude the ability to purchase securities with an inverse relationship to the market, limit or proscribe EPS' use of margin, etc.).

Item 17 – Voting Client Securities

EPS will not vote proxies on behalf of advisory clients' accounts. Although, on rare occasions and only at the client's request, EPS may offer clients advice regarding corporate actions and the exercise of proxy voting rights.

Clients will receive proxies or other solicitations directly from their custodian.

Item 18 – Financial Information

EPS does not require the prepayment of more than $500 in fees per client, more than six months in advance of the services to be provided. EPS accepts limited forms of discretion over clients' accounts, as described in Item 16 of this brochure. EPS is unaware of any financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients. EPS has never been subject of a bankruptcy proceeding.

Item 19 – Requirements for State-Registered Advisers

Deborah Fox is the sole shareholder of Essential Planning Services, LLC.

Education and Business Background

Name: Deborah Fox

Year of Birth: 1959

Formal Education After High School:

BA Aquatic Biology, UC Santa Barbara, 1981

Business Background

Essential Planning Services, LLC, 2008 to present, Managing Member

Fox Financial Planning Network, 2009 to present, Founder

Fox College Funding, LLC 1999 to present, College Planning Consultant

Securities America Advisors, Inc., 2003 to 2016, Investment Advisor Representative

Securities America, Inc., 2003 to 2016, Registered Representative

PFS Investments, Inc. 1987 to 2003, Registered Representative

Essential Planning Services, LLC is not engaged in any business activity, other than providing financial planning services and investment advice. Please see Deborah Fox's ADV Part 2B, Item 4, for disclosures.

Neither Essential Planning Services, LLC nor Deborah Fox have been involved in (1) an award or otherwise been found liable in any arbitration claim or (2) an award or otherwise been found liable in any civil, self-regulatory organization or administrative proceeding.

Neither Essential Planning Services, LLC nor Deborah Fox have any relationship or arrangement with any issuer of securities.

As stated in Item 6 above, neither Essential Planning Services, LLC nor Deborah Fox are paid performance based fees.

EPS maintains a written Business Continuity Plan that identifies the procedures relating to an emergency or significant business interruption, including death or incapacitation of the investment adviser or any of its representatives.

Brochure Supplement (Part 2B of Form ADV)

Deborah Fox

Essential Planning Services, LLC

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This brochure supplement provides information about Deborah Fox that supplements the Essential Planning Services, LLC brochure. You should have received a copy of that brochure. Please contact us at (858) 587-2187 and/or DFox@EssentialPlanners.com if you did not receive Essential Planning Services, LLC's brochure or if you have any questions about the contents of this brochure.

Additional information about Deborah Fox is available on the SEC's website at www.adviserinfo.sec.gov. Ms. Fox's CRD# is 1359232.

Item 2 – Educational Background and Business Experience

Deborah Fox is the sole shareholder of Essential Planning Services, LLC.

Education and Business Background

Name: Deborah Fox

Year of Birth: 1959

Formal Education After High School:

BA Aquatic Biology, UC Santa Barbara, 1981

Business Background

Essential Planning Services, LLC, 2007 to present, Managing Member

Fox College Funding, LLC 1999 to present, College Planning Consultant

Fox Financial Planning Network, 2009 to present, Founder

Securities America Advisors, Inc., 2003 to 2017, Investment Advisor Representative

Securities America, Inc., 2003 to 2017, Registered Representative

Quality Funding Group, LLC, 1993 to 2009, Mortgage Loan Referring Agent

Sentra Securities Corporation, 1998-2003, Registered Representative

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to the client's evaluation of each supervised person providing investment advice. Information about this advisor is available at www.finra.org/brokercheck.

Item 4 – Other Business Activities

As disclosed in Item 2 above,

Ms. Fox is Founder & CEO of Fox College Funding, LLC, which is an affiliated company that provides the "late stage" college funding services offered to EPS clients. As the owner of both EPS and Fox College Funding, LLC, Ms. Fox shares in the profits and losses of both companies.

Ms. Fox also is the Founder of Fox Financial Planning Network, which is a business consulting company for financial advisors and financial institutions; however, Ms. Fox is not involved in the day to day business of this company, but she does perform monthly educational webinars.

Ms. Fox also maintains an insurance license; however, she does not maintain her licenses with any insurance companies or receive any compensation for the sale of insurance products. The license is maintained so that she can make specific insurance recommendations to financial planning clients.

Ms. Fox spends approximately 15% of her time on these outside business activities.

Item 5 – Additional Compensation

All additional compensation is from business activities disclosed in Item 2 above. The additional compensation accounts for less than 10% of her annual income.

Item 6 – Supervision

Deborah Fox as the Chief Compliance Officer supervises her own work.

Item 7 – Requirements for State-Registered Advisers

Arbitration Claims:	None
Self-Regulatory Organization or Administrative Proceedings:	None
Bankruptcy Petition:	None

Brochure Supplement (Part 2B of Form ADV)

Andrew Raymond Hoffarth

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This brochure supplement provides information about Andrew Hoffarth that supplements the Essential Planning Services, LLC brochure. You should have received a copy of that brochure. Please contact us at (858) 587-2187 and/or DFox@EssentialPlanners.com if you did not receive Essential Planning Services, LLC's brochure or if you have any questions about the contents of this brochure.

Additional information about Andrew Hoffarth is available on the SEC's website at www.adviserinfo.sec.gov. Andrew Hoffarth's CRD# is 5816151.

Item 2 – Educational Background and Business Experience

Education and Business Background

Name: Andrew Hoffarth

Year of Birth: 1987

Formal Education After High School:

BS Business Administration (Finance) with a Certificate in Personal Financial Planning, San Diego State, 2010

Business Background

Essential Planning Services, LLC, 2010 to present, Investment Advisor Representative

Fox College Funding, LLC, 2010 to present, College Funding Consultant

Securities America Advisors, Inc., 2013 to 2016, Investment Advisor Representative

Securities America, Inc., 2012 to 2016, Registered Representative

CBIZ, Inc., 2010, Intern

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to the client's evaluation of each supervised person providing investment advice. Information about this advisor is available at www.finra.org/brokercheck.

Item 4 – Other Business Activities

Andrew Hoffarth also provides his expertise as a College Planning Consultant to Fox College Funding. Mr. Hoffarth spends approximately 10% of his time on this activity.

Item 5 – Additional Compensation

All additional compensation is from business activities disclosed in Item 2 above. This compensation accounts for approximately 10% of his annual income.

Item 6 – Supervision

Mr. Hoffarth is supervised by Ms.Fox. She can be reached at (858) 587-2187.

Item 7 – Requirements for State-Registered Advisers

Arbitration Claims:	None
Self-Regulatory Organization or Administrative Proceedings:	None
Bankruptcy Petition:	None