

**HARDY FINANCIAL PLANNING**

**Item 1 – Cover Page**

Hardy Financial Planning, Inc.

4462 Hillside Ct.

Ann Arbor, MI 48105

734-678-0580

Website: Hardyfp.com

Filed: January 15, 2025

Form ADV Part 2, our “Brochure” as required by the Investment Advisers Act of 1940, is a very important document between Clients (you, your) and “Hardy Financial Planning, Inc.” (us, we, our).

***This Brochure provides information about the qualifications and business practices of Hardy Financial Planning, Inc. If you have any questions about the contents of this Brochure, please contact us at 734-678-0580 and / or hardyfinancialplanning@comcast.net. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any State Securities Authority.***

***Additional information about Hardy Financial Planning, Inc. also is available at the SEC’s website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) (click on the link, click on “Investment Adviser Search”, select “Investment Adviser Firm” and type in “Hardy Financial Planning” or CRD# 145071).***

Hardy Financial Planning, Inc. is an investment adviser registered with the Department of Licensing and Regulatory Affairs (LARA) of the State of Michigan. Our registration as an Investment Adviser does not imply any level of skill or training. The oral and written communication we provide to you, including this Brochure, is information you can use to evaluate us (and other advisers) as part of your decision to hire us or to continue to maintain a mutually beneficial relationship.

# **HARDY FINANCIAL PLANNING**

## **Item 2 – Material Changes**

1. Filing on January 2, 2025
  - a. This is a minor revision of our Form ADV Part 2. This document was developed in response to requirements adopted and imposed by the Securities and Exchange Commission (SEC) under the Investment Advisers Act of 1940 (IA Act).
  - b. Changes and new disclosures in this document include
    - i. There are no material changes or new disclosures in this document.
2. This section of the Brochure will address only those “material changes” that have been incorporated since our last delivery or posting of this document on the SEC’s public disclosure website (IAPD) [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).
3. We may, at any time, update this Brochure and either send you a copy or offer to send you a copy (either by electronic means (email) or in hard copy form).
4. If you would like another copy of this Brochure, please download it from the SEC Website as indicated above or you may contact our Chief Compliance Officer, Thomas Hardy at 734-678-0580 or [hardyfinancialplanning@comcast.net](mailto:hardyfinancialplanning@comcast.net).

# HARDY FINANCIAL PLANNING

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# **HARDY FINANCIAL PLANNING**

## **Item 4 – Advisory Business**

### **General Description of Advisory Services:**

Hardy Financial Planning, Inc. (HFP), founded in 2007, is a fee-only registered investment advisor that provides financial planning, consulting, investment advice and supervisory services to its clients. We do not charge any performance-related fees. We do not sell any products and we do not receive any commissions. We are not affiliated with any entity that sells financial products or securities. Our sole fiduciary responsibility is to our clients. Hardy Financial Planning, Inc. is 100% owned by Thomas Hardy.

### **Portfolio and Asset Management Services:**

We provide investment advice and supervisory services to our clients by advising on equities, options, debt instruments, governmental securities, exchange traded funds (ETFs), and/or mutual fund shares for our client accounts to help meet their stated investment objectives, tailoring our Advisory Services to the needs of individual clients, taking into account their plans, age, resources and objectives. Clients have the option to impose restrictions on certain securities or types of securities in order to accomplish goals including but not limited to liquidity requirements, geographical requirements, time horizon, ethically or socially responsibility investing and tax considerations.

### **Financial Planning Services:**

We provide advice on matters relating to personal financial planning and other personal financial situations. Services may include

- Investment Advisory Services
- General Financial Planning
- Educational Fund Planning
- Retirement Planning
- Estate Planning
- Insurance Planning

We may provide such services to clients on a one time or continuing basis. Generally financial plans are written, however in some circumstances feedback/advice may be provided verbally.

### **Consulting Services:**

We provide consulting services to corporations and other organizations on various topics including retirement planning, 401(k)'s, 403(b)'s and related areas.

## **HARDY FINANCIAL PLANNING**

### **Assets Under Management:**

As of January, 2025 we managed assets of approximately \$8,200,000 on a discretionary basis and approximately \$3,800,000 on a non-discretionary basis.

### **Wrap Fee Programs:**

We do not participate in wrap fee programs.

## **Item 5 – Fees and Compensation**

We are a fee-only service provider, which means fees paid by clients are our only source of compensation. We do not charge any performance-related fees. We do not sell any products and we do not receive any commissions. We are not affiliated with any entity that sells financial products or securities. Our sole fiduciary responsibility is to our clients.

### **Asset Management Schedule of Fees**

Fees for Asset Management are fixed fees that are negotiated between HFP and each client. The fee is based partly on the general size of the asset portfolio, but also based on the number of client accounts being managed, the complexity and constitution of each client's portfolio and related financial issues unique to each client. As of January, 2025, fees per client ranged from \$1,000 to \$12,000 per annum.

Fees for asset management are normally payable in arrears on a quarterly basis. Either party upon written notice may terminate the contract at any time. Clients who employ our services for only a portion of the quarter will pay a prorated fee based on the number of days in the quarter which services are rendered.

The custodian of the account will hold all customer assets. We do not take possession of client securities or cash and will not hold customer funds or securities.

### **Payment of Fees**

We will bill you directly unless you instruct us otherwise. We will not be compensated on the basis of a share of capital gains or capital appreciation of your funds or any portion of the your funds. Client fees may be paid through direct fee deduction from client accounts.

Our compensation for asset management services shall be paid in accordance with the fees negotiated by agreement. The fee will normally be invoiced quarterly in January, April, July, and October. If the asset management has not yet begun at the beginning of a quarter, the initial fee will be prorated by the number of days remaining in the quarter.

## **HARDY FINANCIAL PLANNING**

### **Additional Fees and Expenses**

In addition to the fees we charge, you will incur transaction fees and/or commissions in connection with trading of mutual funds, exchange traded funds (ETFs), individual stocks, stock options and bonds. These fees and commissions will be reflected on statements sent to you by your broker. You will be responsible for the payment to your broker of all brokerage commissions, floor brokerage, fees, and any other transaction costs incurred in connection with transactions effected for your account. We do not receive, directly or indirectly any of these fees charged to you.

Transaction fees and commissions charged by custodians such as Schwab typically vary from \$0 to \$15 for each purchase and sale transaction of stocks, and ETFs. (Mutual funds, options and individual bonds may incur significantly larger transactions costs). The transaction costs for trades do vary. Accordingly, you should review both the fees charged by mutual funds, the transaction fees and commissions charged by the custodian, as well as the fees charged by us, to fully understand the total amount of fees and costs you pay in connection with any transaction. For a discussion of our practice in recommending brokers (custodians) to our clients, please see Item 12.

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

We do not have or employ any “Employee” that receives (directly or indirectly) any compensation from the sale of securities or investments that are purchased or sold for your account. As a result, we are a “fee only” investment adviser. We do not have any potential conflicts of interest present that relate to any additional (and un-disclosed) compensation related to your assets that we manage.

### **Financial Planning Schedule of Fees**

Depending upon the scope of your planning needs, you may engage us for a fee of \$150 per hour to advise on your financial plan. These fees may be negotiable. The fees are payable upon presentation of our invoice. In lieu of paying an hourly fee, you may choose to pay a flat fee (normally \$250 up to \$5,000) depending on the complexity of your situation. One half of this fee is paid in advance or during the information-gathering portion of the planning process. The balance will be due upon presentation of our invoice after you have received a plan that includes a call to action or list of recommendations.

## **HARDY FINANCIAL PLANNING**

If at any time you are dissatisfied with our services, or for any other reason, you may terminate our services by providing written notice. If this is done within 5 business days after signing an agreement, you will receive a full refund. After 5 business days, upon receipt of such notice, all work in process will cease and fees previously paid will be refunded after deducting fees earned from the first day through receipt of the written notice of termination at HFP's standard rate of \$150.00 per hour.

### **Consulting Services Schedule of Fees**

Depending upon the scope of your needs, you may engage Hardy Financial Planning for consulting services on an ongoing basis or on a one-time basis. The fee for such service will be negotiated and is payable upon presentation of our invoice. Either of us may terminate such an arrangement at any time upon written notice.

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

We do not charge advisory fees on a share of the capital appreciation of the funds or securities in a client account (so-called performance based fees). Our advisory fee compensation is charged only as disclosed above (Item 5). We do not participate in side-by-side management.

### **Item 7 – Types of Clients**

We provide our services to a variety of clients including

- Individuals, including high net worth individuals
- Trusts, estates and charitable organizations
- Corporations, Partnerships, LLC's or other business entities

We generally require that new Asset Management accounts be funded for a minimum of \$100,000, although on occasion exceptions may be made.

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

#### **Analysis:**

We employ fundamental and technical analysis and analysis of economic, market, industry, firm, and product cycles and trends to evaluate investments and manage portfolios. Typical sources of information include financial newspapers and magazines, corporate rating

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services, company press releases, financial news and quotation services, financial data providers, analyst research reports, annual reports, prospectuses, and filings with the Securities and Exchange Commission.

We continually adapt our investment strategies to market conditions and individual client needs. The investment strategies used to implement any investment advice given to clients include long-term purchases (securities held at least a year) and short-term purchases (securities sold within a year).

A portion of the investing of assets under our management may involve the use of options strategies including covered calls. Various fundamental analyses are undertaken in evaluation of the underlying financial strength of the equities on which covered calls are written.

### **Investment Strategies:**

**Long-Term Purchases:** We purchase some securities with the intention of holding them in the client account for a year or longer. Typically we employ this strategy when we believe the securities to be currently undervalued and/or if exposure to a particular asset class over time assists in achieving the client's investment objectives. A risk in a long-term strategy is that by holding the security for this length of time we may not take advantage of short-term gains that could be profitable to a client and the security may decline sharply in value before we make the decision to sell.

**Short-term Purchases:** We purchase some securities with the intention of holding them in the client account for less than a year. We sometimes employ this strategy as part of a covered call strategy discussed below.

We may employ the use of options as part of our investment strategy. An option is a contract that gives the buyer the right, but not the obligation, to buy or sell an asset (such as shares of stock) at a specific price on or before a certain date. We primarily use a "covered call" strategy in which we purchase securities and sell call options on the underlying security. In this strategy the client receives a fee (the option premium) for making the option available and the person purchasing the option has the right to buy the security from the client at an agreed upon price for an agreed upon length of time. We may also employ a strategy of selling put options, which is economically equivalent to a covered call strategy.

As part of the covered call strategy occasionally we use a "spread strategy", in which we purchase and/or sell two or more option contracts; for example we may sell a call to



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generate a premium and also purchase a put to protect against downside movement of the underlying equity.

We do not make short sales of equities or engage in margin transactions for clients except in special circumstances and at their specific request.

### **Risk of Loss:**

All investments in securities include a risk of loss of your principal (invested amount) and any profits that have not been realized (if the securities were not sold to “lock in” the profit). Stock markets and bond markets fluctuate substantially over time. In addition, as recent global and domestic economic events have demonstrated, the performance of any investment is not guaranteed. As a result, there is a risk of loss of the assets we manage that may be outside of our control. We will do our very best in the management of your assets; however, we cannot guarantee any level of performance or that you will not experience a loss of your account assets.

Options trading has its own set of risks. Since options have an expiration date, the risk of holding an option can be 100%. The primary risk in a covered call strategy is that the underlying security on which the covered call is sold is normally an equity or an ETF (exchange traded fund) that is made up of a basket of equities and equities have substantial risk of loss of value. While we screen the underlying equities in our covered call strategy for financial strength, we cannot guarantee that an equity or ETF that we purchase will not lose a significant portion of its value.

**Past performance is no guarantee of future results.**

### **Item 9 – Disciplinary Information**

We do not have any legal, financial or other “disciplinary” items to report to you. We are obligated to disclose any disciplinary event that would be material to you when evaluating us to initiate a Client / Adviser relationship, or to continue such a relationship with us.

Thomas Hardy has never been found liable in any civil, self-regulatory organization or bankruptcy proceeding and has never been the subject of a bankruptcy petition.

## **HARDY FINANCIAL PLANNING**

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

We are not engaged in other financial industry activities.

As a service to clients, we may provide referrals to other investment advisory firms and other professionals, such as a CPA, attorney, etc. We do not have referral agreements with any professional or advisory firm we may refer you to and we do not receive fees or commissions as a result of our referral.

Thomas Hardy is a member of the Financial Planning Association.

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

We adhere to the Certified Financial Planner Board of Standards Code of Ethics that sets forth the basic policies of ethical conduct for all associated persons of the firm. We accept 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. We will provide a copy of our code of ethics, which may be found at [www.CFP.net/learn/ethics.asp](http://www.CFP.net/learn/ethics.asp), to you upon request.

#### **Participation or Interest in Client Transactions**

Occasionally, the President of the Hardy Financial Planning, Inc. may purchase or sell a security in his own account that we have purchased or will purchase for clients. These publicly traded securities may include, but are not limited to stocks, ETFs, options, bonds, and mutual funds. Purchase or sale of the same security for the President is done at least one trading day before or after all client orders are complete. Due to the large amount of assets held in these public securities, such trades are not expected to have an impact on the closing share price. HFP complies with Michigan regulation MI 451.4.21(6).

**Item 12 – Brokerage Practices**

**Investment Discretion**

We manage some of our clients' accounts on a discretionary basis, which typically includes securities that are to be bought or sold. Thus clients of discretionary accounts are not required to approve transactions before they are executed. However, these clients receive a notice or confirmation from the brokerage firm along with monthly statements from the custodian. Certain clients may have specified restrictions on the purchase or sale of certain securities or types of securities for their account. Our discretionary authority is subject to these restrictions, which may include restrictions on or prohibitions of transactions in securities of specific industries. Some of our clients' accounts are managed on a non-discretionary basis. In these accounts securities are only bought and sold upon the prior approval of the client. We maintain a limited Power of Attorney for all discretionary and some nondiscretionary accounts for the purposes of directing and or otherwise effecting investments on behalf of the managed account. We do not aggregate client trades, as there is no fee reduction to the client for the types and volumes of trades that we make.

**Brokerage Discretion**

We are not a broker-dealer. From time to time, we may refer clients to broker-dealers for the purposes of the effecting of securities transactions. Any such other firm may act in the capacity of "broker of record" for your accounts, in which case, another firm may serve as the custodian for the your account(s). Alternatively, any such other firm may serve as both the "broker of record" and "custodian" for the your accounts. In no case will we act or attempt to act in the capacity of "broker of record" or "custodian" of the your account, funds, or other assets.

Factors that we consider in recommending certain broker-dealers or custodians to you may include such entity's financial strength, reputation, execution, pricing, and service. In seeking best execution, the determinative factor is not always the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker-dealer services, including factors such as execution capability, commission rates, and responsiveness. Accordingly, although we will seek competitive rates, we may not necessarily obtain the lowest possible commission rates for your account transactions. We generally recommend that clients open accounts at Charles Schwab, however, you are free to select any broker that you wish.

Although we believe that our ethics rules and adopted policies are appropriate to eliminate, or at least minimize, potential material conflicts of interest, you should be aware that no set of rules can possibly anticipate or relieve all potential material conflicts of interest.

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### **Item 13 – Review of Accounts**

#### **Asset Management Accounts**

**Reviews:** All Asset Management accounts are reviewed by Dr. Thomas Hardy at least quarterly to ascertain that portfolio composition is consistent with each client's investment guidelines and alignment with target asset allocations and goals for cash generation. Portfolio components are reviewed to assure that they continue to meet portfolio objectives. Your account is reviewed when a significant development concerning an investment occurs, or at any time when we receive notice from you that a material change has occurred with respect to you which would impact the your portfolio, your investment objective or your asset value.

**Reports:** You will receive monthly statements from your custodian that lists all positions and current market values.

#### **Financial Planning Services**

While review may occur at different stages depending on the nature and terms of the specific engagement, typically no formal review will be conducted for Financial Planning clients unless otherwise contracted for.

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

As a service to clients, we may provide referrals to other investment advisory firms and other professionals, such as a CPA, attorney, etc. We do not have referral agreements with any professional or advisory firm we may refer you to and we do not receive fees or commissions as a result of our referral, nor do we pay for client referrals.

### **Item 15 – Custody**

We do not take custody of your cash, bank accounts, or securities. An unaffiliated, qualified custodian, such as a bank or brokerage firm will maintain your cash, bank accounts, and securities. You will receive account statements directly from your service provider, typically on a monthly or quarterly basis. While viewed as an indirect form of custody, the Adviser may process client fees through direct fee deduction from client accounts if the client so chooses.

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### **Item 16 – Investment Discretion**

We manage some of our clients' securities on a discretionary basis, which typically includes securities that are to be bought or sold. Thus clients of discretionary accounts are not required to approve transactions before they are executed. However, these clients receive a notice or confirmation from the brokerage firm along with monthly statements from the custodian. Certain clients may have specified restrictions on the purchase or sale of certain securities or types of securities for their account. Our discretionary authority is subject to these restrictions, which may include restrictions on or prohibitions of transactions in securities of specific industries. . Some of our clients' accounts are managed on a non-discretionary basis. In these accounts securities are only bought and sold upon the prior approval of the client.

### **Item 17 – Voting *Client* Securities (i.e., Proxy Voting)**

We do not vote your securities. You will receive your proxies and other solicitations directly from the custodian or transfer agent for your investments. It is your responsibility to vote the proxies for any and all securities in your portfolio. If you have questions about a particular proxy or solicitation you may contact Hardy Financial Planning by email.

### **Item 18 – Financial Information**

Due to the nature of our services, an audited balance sheet is not required, nor included in this disclosure document. We do not charge more than \$500 in fees per client, six months or more in advance. We have no obligation that would impair our ability to meet our financial obligations, contractual and fiduciary to you and have not been the subject of a bankruptcy proceeding. We do not have any financial conditions that require further disclosure.

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

Dr. Thomas Archer Hardy, CFP®, MBA, is 100% owner, President and sole employee of Hardy Financial Planning, Inc.

Hardy Financial Planning, Inc. is not engaged in any other businesses and has no industry relationships other than those described in this Brochure.

Information regarding the formal education and business background for Thomas Hardy is provided below in the section entitled "Supplement Form ADV Part 2B".

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## **Supplement Form ADV Part 2B**

Dr. Thomas A. Hardy, CFP®, MBA, is 100% owner, President and sole employee of Hardy Financial Planning, Inc. Year of birth: 1946; Individual CRD# 5410811

This brochure supplement provides information about Thomas Hardy that supplements the Hardy Financial Planning, Inc. Brochure. You should have received a copy of that Brochure. Please contact Thomas Hardy, President of Hardy Financial Planning, Inc. if you did not receive Hardy Financial Planning, Inc.'s Brochure or if you have any questions about the contents of this supplement.

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

### **A. Education and Business Background of Principals**

#### **Formal Education:**

San Jose State University – B.S. 1968

Oregon State University – Ph.D. 1972

Sacred Heart University, Fairfield, CT – MBA 1982

#### **Business Background since 1990**

Hardy Financial Planning, Inc. 2007-Present, President

Cleary University 2004-2017, Adjunct Professor

California Lutheran Univ./California Institute of Finance 1998-2015, Adjunct Professor

Washtenaw Community College 2011-2015, Part-time Instructor

Amgen, Inc. 1990-2003; Director of Finance

#### **Designations: Certified Financial Planner™ (CFP®) received July 11, 2007**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

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The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- **Education** – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- **Experience** – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- **Ethics** – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks.
- **Continuing Education** – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- **Ethics** – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **B. Disciplinary Information**

We do not have any legal, financial or other "disciplinary" items to report to you. We are obligated to disclose any disciplinary event that would be material to you when evaluating us to initiate a Client / Adviser relationship, or to continue such a relationship with us.

Thomas Hardy has never been found liable in any civil, self-regulatory organization or bankruptcy proceeding and has never been the subject of a bankruptcy petition.

### **C. Other Business Activities**

In addition to providing asset management and consulting services and financial planning advice, which includes investment analysis and recommendations, Thomas Hardy volunteers in the AARP/IRS TaxAide program, assisting in overseeing preparation of tax returns (primarily for senior citizens), as a "District Coordinator". He volunteers approximately 150-200 hours during the year in the TaxAide program.

Thomas Hardy does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products.

### **D. Additional Compensation**

Thomas Hardy does not have any relationship or any other arrangement with any issuer of securities and is not compensated for advisory services based on the performance of the invested assets. He does not receive any economic benefit from any non-advisory client for the provision of advisory services.

### **E. Supervision**

Supervisor: Thomas Hardy (self)

Title: President and Chief Compliance Officer

Phone Number: 734-678-0580

Supervisory oversight practices are in full compliance with all requirements of all applicable regulatory agencies.

### **F. Requirements for State-Registered Advisers**

Thomas Hardy has never been found liable in any civil, self-regulatory organization or bankruptcy proceeding and has never been the subject of a bankruptcy petition.