

CFP® CERTIFICANT DISCLOSURE FORM (FORM FPE)

For Use In Financial Planning Engagements

This disclosure form gives information about the CFP® certificant(s) and his/her/their business. This information has not been reviewed, approved or verified by CFP® Board or by any governmental or self-regulatory authority. CFP® Board does not warrant the specific qualifications of individuals certified to use its marks, nor does it warrant the correctness of advice or opinions provided.

PART I. GENERAL INFORMATION

(Code reference - Rule 401)

A. **Business affiliation:**

Mr. Meaders is a principal shareholder and control person of Magellan Planning Group, Inc, and Magellan Legal, LLC, a Georgia Law Firm. Mr. Meaders is also a Registered Principal of ING Financial Partners, Member SIPC, an independent broker/dealer.

B. **Address:** 4170 Ashford Dunwoody Rd, Suite 480, Atlanta, GA 30319

C. **Telephone number:** 404-257-8811

D. **Information required by all laws applicable to the relationship (e.g., if the CFP® certificant is a registered investment adviser, the disclosure document required by laws applicable to such registration):**

Mr. Meaders is authorized to provide Investment Advisory Services through ING Financial Partners, Member SIPC. Mr. Meaders is a Registered Investment Advisor Representative of ING Financial Partners, Member SIPC. Please consult ING Financial Partners' Form ADV Part II for specific information.

PART II. MATERIAL INFORMATION RELEVANT TO THE PROFESSIONAL RELATIONSHIP

(Written disclosures required to be provided prior to the engagement)

(Code reference – Rule 402)

A. **Basic philosophy of the CFP® certificant (or firm) in working with clients:**

During an initial confidential interview, Mr. Meaders seeks information material to the client's legal, financial, and tax status. Mr. Meaders analyzes this information in light

of the client's personal preferences and risk tolerance, and develops personalized solutions from the perspective of a fiduciary.

B. Philosophy, theory and/or principles of financial planning which will be utilized:

Using Modern Portfolio Theory, Mr. Meaders will allocate across asset classes according to the proper risk tolerance, time horizon, and income needs of the client. Asset classes are characterized by risk-adjusted returns and standard deviation. Once established, Mr. Meaders utilizes class-specific instruments that, in his opinion, have a significant chance of outperforming its respective asset class index. Diversification is accomplished using one or more of the following: unit investment trusts, mutual funds, exchange traded funds, and/or variable sub-accounts. Each portfolio is rebalanced according to its tax qualification and investment platform.

C. Attached to this disclosure form, or summarized in the space provided below, are résumés of principals and employees of the CFP® certificant's firm who are expected to provide financial planning services:

J. Kevin Meaders, J.D., CFP, ChFC, CLU

1. Educational background:

- B.A. Philosophy/Political Science, Oglethorpe University, Atlanta GA
- Juris Doctor, GA State College of Law, Atlanta, GA
- International Commercial Arbitration & ADR -- Johannes Kepler University Law School, Linz, Austria
- ChFC, American College of Financial Planning, Bryn Wehr, PA
- CLU, American College of Financial Planning, Bryn Wehr, PA

2. Professional/employment history:

- 1993-1995 Allegiance Financial Group, Inc – Roswell, GA
- 1995-2000 Smith/Hobbes Investment Advisors – Atlanta, GA
- 2000-Present Magellan Planning Group, Inc. – Atlanta, GA

3. Professional certifications and licenses held:

- FINRA Series 7 – General Securities Representative
- FINRA Series 63 – Blue Sky Securities License
- FINRA Series 24 – Registered Securities Principal

- Series 65 – Registered Investment Advisor
- CFP® – Certified Financial Planner™
- ChFC – Chartered Financial Consultant
- CLU – Chartered Life Underwriter

D. Description of the financial planning services to be provided by the CFP® certificant:

Services may include one or more of the following, depending on the client’s needs and desires: Retirement cash flow analysis and planning, estate planning, charitable planned giving, income and capital gains tax planning, educational planning, multi-generational planning, and/or investment planning.

E. Conflict(s) of interest and source(s) of compensation:

1. Conflict(s) of interest: Certain financial products may offer higher compensation than others which may better serve the client’s needs, particularly in life insurance cases. To help mitigate this potential conflict, we offer the client the five best quotes obtained from a list of highly rated carriers, and let the client choose from several differently priced options.
2. Source(s) of compensation: Flat fee per financial plan, flat fee per service, asset based fees, trails, and/or commissions. Please see Form ADV-Part II for specific program pricing and volume discounts.
3. Contingencies or other aspects material to the certificant’s compensation: The certificant regularly accepts compensation from investment sponsors rather than directly from the client, such as in the case of annuities, long term care insurance, and life insurance.

F. Agency or employment relationships:

1. Material agency or employment relationships with third parties:

The certificant is a registered securities principal with ING Financial Partners, Member SIPC. A properly licensed broker/dealer is required to access the financial markets.

2. Compensation resulting from such agency or employment relationships:

All investment advisory fees and all securities related compensation is paid by ING Financial Partners, Member SIPC. The client is billed by, and

directly pays, ING Financial Partners for all investment advisory, financial planning, and security-related services provided by Mr. Meaders.

G. Other material information relevant to the professional relationship:

Mr. Meaders is a licensed attorney and is also regulated by the Georgia Bar Association and the American Bar Association.

PART III. ADDITIONAL NOTIFICATION

- A. As a client or prospective client, you have the right to ask me, as a CFP® certificant, at any time for information about my compensation related to the services I provide you. I will communicate the requested information in reasonable detail as it relates to our financial planning engagement, including compensation derived from implementation. This disclosure of compensation:
1. May be expressed as an approximate dollar amount or percentage or as a range of dollar amounts or percentages;
 2. Shall be made at a time and to the extent that the requested information can be reasonably ascertained;
 3. Will be based on reasonable assumptions, with estimates clearly identified, and;
 4. Will be updated in a timely manner if actual compensation significantly differs from any estimates.
- (Code reference - Rules 402 and 403)
- B. As a CFP® certificant's personal financial planning client, you have the right to receive annually ING Financial Partners' current Form ADV Part II or the current revision of the disclosure you received when our relationship began. (Code reference - Rule 404)

I hereby acknowledge receipt of this required disclosure.

_____/_____
Client's Signature Date

_____/_____
Client's Signature Date