

REVELATION

Financial Planning LLC^(RFP) Services



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This brochure provides information about the qualifications and business practices of Revelation Financial Planning LLC. If you have any questions about the content of this brochure please contact us by phone or email. 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.

MATERIAL CHANGE: Hourly rate to \$150 effective 1/1/2018 and invoicing procedure

PLANNING FOR YOUR FUTURE

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1. Advisory Business

Provides financial planning services with an emphasis in retirement planning which may also include cash flow and debt management, risk management, college funding, estate planning, tax planning, asset allocation and investing. These services are provided on an hourly or flat fee per project basis. Flat fees are based on anticipated number of hours involved in the project. The engagement terminates upon the delivery of the plan or advice to client. Ongoing reviews are provided by RFP if stipulated by contract signed by client. Periodic financial check-ups and portfolio review are recommended. RFP does not take custody or manage clients' assets. Recommendations, advice and primary client contact is provided by Bruce R. Galvin, MBA, CFP[®], founder of firm. RFP has been in existence since 2005.

The firm does not provide ongoing performance reporting. Clients will receive account statements directly from mutual fund companies and/or brokerage companies in which they hold investments. These statements are typically provided on a monthly or quarterly basis and as transactions occur.

2. Fees and Compensation

RFP charges fees on an hourly, fee-only basis or flat fee. There is a flat fee of \$1,500 for retirement planning. No performance related or asset management fees are charged. Fees for financial planning services are \$150 per hour for anything other than retirement planning and are not negotiable. Hourly fees are billed in 15 minute increments. Projects spanning more than three months will be billed quarterly. Fees are not collected for services to be provided more than 6 months in advance. RFP does not and will not have custody of clients' funds or securities.

The fees charged are due and payable immediately upon presentation of the plan or advice to client. Services to be provided and the anticipated fee range are detailed in the written service agreement.

RFP will provide clients with written billing information which will contain the fee(s), the formula used to calculate the fee(s), and the time period covered by the fee(s). This written billing information will be delivered to the client each time RFP charges a fee.

Clients who wish to terminate the engagement must notify RFP verbally within five (5) business days of its execution with written notice to follow within the next twenty-four (24) hours. If services are terminated within (5) business days of executing the service agreement, services will be terminated without penalty. After the initial (5) business days, the client may be responsible for payment of fees for the number of days services are provided by RFD prior to receipt of the notice of termination.

Fees paid RFP for financial planning are completely separate from the fees and expenses charged by mutual fund companies and their portfolio managers. A complete explanation of these fees and expenses are provided in each mutual fund prospectus. Clients may also incur transaction costs or administrative fees from broker/dealers, trust companies or other service providers. Clients are encouraged to obtain a complete schedule of these fees from the service provider prior to entering into any engagement. RFP does not receive any

portion of these other fees. The only monetary compensation received by RFP is the hourly/flat fees paid directly by clients.

3. Performance-Based Fees and Side-By-Side Management

This item is not applicable

4. Types of Clients

RFP only works with individuals.

5. Method of Analysis, Investment Strategies, and Risk of Loss

RFP is engaged to provide financial planning. In the process of financial planning investment advice is a necessary component. Clients' current financial situation, needs, goals, objectives, time horizon and risk tolerance are first evaluated. Asset allocation and investment policy decisions are then made to help client achieve his/her overall financial objectives while minimizing risk exposure.

Asset allocation is a key component of investment portfolio design. RFP believes that the appropriate allocation of assets, dependent on client's goals/objective/time horizon/risk tolerance across diverse investment categories is critical in reaching long-term success.

RFP does not provide advice on individual securities but takes a passive approach to investing either through indexed mutual funds, Exchange Traded Index Funds or Life Cycle Funds. RFP believes in the efficiency of modern portfolio theory where over time passive investing will result in consistent market returns at the lowest cost and be tax efficient ("Lazy Investing").

Inherent in passive investing is a long-term, buy-and-hold strategy. Information about passive investments through indexed mutual funds, ETF and Life Cycle Funds are obtained through publicly available reports, analysis, research materials and subscription services.

6. Disciplinary Information

RFD has no previous or current legal or disciplinary events against it. The disciplinary history, if any, of investment advisers and their representatives may be obtained by calling the Washington State Securities Division at (360) 902-8760.

7. Other Financial Industry Activities and Affiliations

This item is not applicable

8. Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

RFP takes the issue of regulatory compliance seriously and is committed to maintain compliance with Federal and Washington State securities laws. As a Registered Investment Adviser of Washington State (registration does not imply a certain level of skill or training), RFD is a fiduciary to each and every client. Our duty at all times is to place the interests of our clients first. Provide advice that is suitable; provide full disclosure of material facts and potential conflicts of interest.

Bruce Galvin holds the CERTIFIED FINANCIAL PLANNING™ designation (CFP®). The Certified Financial Planner Board of Standards Inc. also has adopted its own *Code of Ethics and Professional Responsibility* to provide principles and rules to all persons whom it has recognized and certified to use the CFP® certification mark and determines who is

certified and thus authorized to use the mark. Implicit in the acceptance of this authorization is an 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.

In accordance with the principles set for by the CFP Board, RFP adheres to the following principals; Integrity, Objectivity, Competence, Fairness, Confidentiality, Professionalism and Diligence.

9. Brokerage Practices

This item is not applicable. Please see item #1 & #13 for description.

10. Review of Accounts

This item is not applicable. Please see item #1, #2 and #3 for description

11. Client Referrals and Other Compensation

This item is not applicable. There is no other compensation other than hourly or flat fees.

12. Custody

This item is not applicable. As stated in item #1 & #13 RFP does not take custody of clients' assets.

13. Investment Discretion

At times employees and other related parties to RFP may hold positions in securities that may also be suggested to clients. However, at no time will RFP or any related party receive preferential treatment over clients.

RFP enforces the applicable rules of Investment Advisors Act of 1940, including the prohibition against insider trading. RFP maintains the required personal securities transaction records for all employees.

RFP is not associated with any broker/dealer firm. RFP may recommend the services of discount brokers such as Charles Schwab, Vanguard, TD Waterhouse or Fidelity. Discount broker recommendations are based on individual client needs, total costs and ease of use for clients. RFP does not manage clients' assets

RFP may also recommend Internet based fee-only asset management consultancy services to manage clients' investments that align with RFP's passive investment philosophy such as AssetBuilder, Inc.

14. Voting Client Securities

This item is not applicable.

15. Financial Information

This item is not applicable because RFP does not require prepayment of more than \$500 in fees per client, six months or more in advance.

16. Requirements for State-Registered Advisers

RFP employees who render financial planning advice to clients must have a college degree and relevant financial planning experience. They must possess, or be enrolled in a curriculum designed to achieve, designation as a CERTIFIED FINANCIAL PLANNER™, CFP®, practitioner in good standing with the Certified Financial Planner Board of Standards.

Name: Bruce Robert Galvin

Year of Birth: 1948

Education:

Western Washington University, Bellingham, WA, BA in Economics, 1970
Oregon State University, Corvallis, OR, MBA, 1972
College for Financial Planning, Denver, CO, CFP Professional Education Program, 2003
South Seattle Community College, Seattle, WA, CFP Professional Education Program, 2004
Passed CERTIFIED FINANCIAL PLANNER™ exam, July 2004
CERTIFIED FINANCIAL PLANNER™ designation, October 2004
Retirement Management Program Boston University July 8 – August 11, 2014
Education requirement for Retirement Management AnalysisSM designation.

Experience:

Revelation Financial Planning, Seattle, WA
Sole Proprietor
1/1/2005 – June 5, 2016

Revelation Financial Planning LLC, Seattle, WA
June 6, 2016 – present

Pacific Northwest Conference of the United Methodist Church, Des Moines, WA
Benefits Officer. Full-time position
1/1/1976 – present

Alaska Conference of the United Methodist Church, Des Moines, WA
Benefits Officer. Full-time position in coordination with same position with the PNW Conference.
1/1/2010 – present

Bruce Galvin continues to work full-time as benefits officer for the Pacific Northwest and Alaska Conferences of the United Methodist Church. Financial planning services are provided to clergy of the PNW Conference at no charge to them. The PNW Conference contracts with RFP for this service began on July 1, 2008. No investment advice is provided through the Conference contract other than 403(b) personal contribution investment options through church retirement plan. Investment advice is provided through RFP if so desired.

All non-public, personal information exchanged between client and RFP shall be treated as confidential and shall not be disclosed to third parties, except as expressly requested by client or as required by law.