

FORM ADV

Uniform Application for Investment Adviser Registration

Part II - Page 1

OMB APPROVAL	
OMB Number:	3235-0049
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Name of Investment Adviser:		David Anderson Financial Planning, LLC			
Address: (Number and Street)	(City)	(State)	(Zip Code)	Area Code:	Telephone number:
5 Westowne St. Suite 500	Liberty	MO	64068	(816)	792-2550

This part of Form ADV gives information about the investment adviser and its business for the use of clients. The information has not been approved or verified by any governmental authority.

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(Schedules A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

1. A. Advisory Services and Fees. (check the applicable boxes) For each type of service provided, state the approximate % of total advisory billings from that service. (See instruction below.)

Applicant:

- | | | | |
|-------------------------------------|---|-------|---|
| <input type="checkbox"/> | (1) Provides investment supervisory services | _____ | % |
| <input type="checkbox"/> | (2) Manages investment advisory accounts not involving investment supervisory services | _____ | % |
| <input checked="" type="checkbox"/> | (3) Furnishes investment advice through consultations not included in either service described above | 40 | % |
| <input type="checkbox"/> | (4) Issues periodicals about securities by subscription | _____ | % |
| <input type="checkbox"/> | (5) Issues special reports about securities not included in any service described above | _____ | % |
| <input type="checkbox"/> | (6) Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities | _____ | % |
| <input checked="" type="checkbox"/> | (7) On more than an occasional basis, furnishes advice to clients on matters not involving securities | 60 | % |
| <input type="checkbox"/> | (8) Provides a timing service | _____ | % |
| <input type="checkbox"/> | (9) Furnishes advice about securities in any manner not described above | _____ | % |

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

- B. Does applicant call any of the services it checked above financial planning or some similar term? Yes No

C. Applicant offers investment advisory services for: (check all that apply)

- | | | | |
|-------------------------------------|--|--------------------------|-----------------------|
| <input type="checkbox"/> | (1) A percentage of assets under management | <input type="checkbox"/> | (4) Subscription fees |
| <input checked="" type="checkbox"/> | (2) Hourly charges | <input type="checkbox"/> | (5) Commissions |
| <input type="checkbox"/> | (3) Fixed fees (not including subscription fees) | <input type="checkbox"/> | (6) Other |

D. For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

2. Types of clients - Applicant generally provides investment advice to: (check those that apply)

- | | | | |
|-------------------------------------|-------------------------------------|-------------------------------------|--|
| <input checked="" type="checkbox"/> | A. Individuals | <input checked="" type="checkbox"/> | E. Trusts, estates, or charitable organizations |
| <input type="checkbox"/> | B. Banks or thrift institutions | <input checked="" type="checkbox"/> | F. Corporations or business entities other than those listed above |
| <input type="checkbox"/> | C. Investment companies | <input type="checkbox"/> | G. Other (describe on Schedule F) |
| <input type="checkbox"/> | D. Pension and profit sharing plans | | |

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

3. Types of Investments. Applicant offers advice on the following: (check those that apply)

- | | |
|--|--|
| <input checked="" type="checkbox"/> A. Equity securities | <input checked="" type="checkbox"/> H. United States government securities |
| <input checked="" type="checkbox"/> (1) exchange-listed securities | <input type="checkbox"/> I. Options contracts on: |
| <input checked="" type="checkbox"/> (2) securities traded over-the-counter | <input checked="" type="checkbox"/> (1) securities |
| <input checked="" type="checkbox"/> (3) foreign issuers | <input type="checkbox"/> (2) commodities |
| <input checked="" type="checkbox"/> B. Warrants | <input type="checkbox"/> J. Futures contracts on: |
| <input checked="" type="checkbox"/> C. Corporate debt securities (other than commercial paper) | <input type="checkbox"/> (1) tangibles |
| <input checked="" type="checkbox"/> D. Commercial paper | <input type="checkbox"/> (2) intangibles |
| <input checked="" type="checkbox"/> E. Certificates of deposit | <input type="checkbox"/> K. Interests in partnerships investing in: |
| <input checked="" type="checkbox"/> F. Municipal securities | <input checked="" type="checkbox"/> (1) real estate |
| <input type="checkbox"/> G. Investment company securities: | <input type="checkbox"/> (2) oil and gas interests |
| <input checked="" type="checkbox"/> (1) variable life insurance | <input type="checkbox"/> (3) other (explain on Schedule F) |
| <input checked="" type="checkbox"/> (2) variable annuities | <input type="checkbox"/> L. Other (explain on Schedule F) |
| <input checked="" type="checkbox"/> (3) mutual fund shares | |

4. Methods of Analysis, Sources of Information, and Investment Strategies.

A. Applicant's security analysis methods include: (check those that apply)

- | | |
|---|--|
| (1) <input type="checkbox"/> Charting | (4) <input type="checkbox"/> Cyclical |
| (2) <input checked="" type="checkbox"/> Fundamental | (5) <input type="checkbox"/> Other (explain on Schedule F) |
| (3) <input checked="" type="checkbox"/> Technical | |

B. The main sources of information applicant uses include: (check those that apply)

- | | |
|---|---|
| (1) <input checked="" type="checkbox"/> Financial newspapers and magazines | (5) <input type="checkbox"/> Timing services |
| (2) <input type="checkbox"/> Inspections of corporate activities | (6) <input checked="" type="checkbox"/> Annual reports, prospectuses, filings with the Securities and Exchange Commission |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | (7) <input checked="" type="checkbox"/> Company press releases |
| (4) <input type="checkbox"/> Corporate rating services | (8) <input checked="" type="checkbox"/> Other (explain on Schedule F) |

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- | | |
|--|--|
| (1) <input checked="" type="checkbox"/> Long term purchases
(securities held at least a year) | (5) <input checked="" type="checkbox"/> Margin transactions |
| (2) <input checked="" type="checkbox"/> Short term purchases
(securities sold within a year) | (6) <input type="checkbox"/> Option writing, including covered options,
uncovered options or spreading strategies |
| (3) <input checked="" type="checkbox"/> Trading (securities sold within 30 days) | (7) <input checked="" type="checkbox"/> Other (explain on Schedule F) |
| (4) <input type="checkbox"/> Short sales | |

5. Education and Business Standards.

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients? Yes No
(If yes, describe these standards on Schedule F.)

6. Education and Business Background.

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice given to clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- name
- year of birth
- formal education after high school
- business background for the preceding five years

7. Other Business Activities. (check those that apply)

- A. Applicant is actively engaged in a business other than giving investment advice.
- B. Applicant sells products or services other than investment advice to clients.
- C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

8. Other Financial Industry Activities or Affiliations. (check those that apply)

- A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
 - (1) broker-dealer
 - (2) investment company
 - (3) other investment adviser
 - (4) financial planning firm
 - (5) commodity pool operator, commodity trading adviser or futures commission merchant
 - (6) banking or thrift institution
 - (7) accounting firm
 - (8) law firm
 - (9) insurance company or agency
 - (10) pension consultant
 - (11) real estate broker or dealer
 - (12) entity that creates or packages limited partnerships

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

- D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest? . . . Yes No

(If yes, describe on Schedule F the partnerships and what they invest in.)

9. Participation or Interest in Client Transactions.

Applicant or a related person: (check those that apply)

- A. As principal, buys securities for itself from or sells securities it owns to any client.
- B. As broker or agent effects securities transactions for compensation for any client.
- C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- E. Buys or sells for itself securities that it also recommends to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

Describe, on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.

- 10. Conditions for Managing Accounts.** Does the applicant provide investment supervisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other conditions for starting or maintaining an account? Yes No

(If yes, describe on Schedule F)

11. Review of Accounts. If applicant provides investment supervisory services, manages investment advisory accounts, or holds itself out as providing financial planning or some similarly termed services:

A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

David Anderson Financial Planning, LLC provides Financial Planning services which may include advice on cash flow, debt management, risk management, college funding, retirement planning, estate planning, tax planning, asset allocation and specific investment selection.

These services are provided on an hourly or flat fee per project basis. Flat fees are based on the anticipated number of hours involved in the project. The engagement terminates upon the delivery of the plan or advice to Client. Unless the client is on an annual retainer agreement, no on-going or automatic reviews are provided by David Anderson Financial Planning, LLC. Periodic financial check-ups and portfolio reviews are recommended, and it is the Client's responsibility to initiate these reviews. If the client is on an annual retainer agreement investment analysis is conducted quarterly and quarterly review meetings are scheduled with the client.

Recommendations, advice and Client contact is provided by David A. Anderson, CFA.

B. Describe below the nature and frequency of regular reports to clients on their accounts.

Portfolio "Snapshot" reports are provided when David Anderson Financial Planning, LLC is engaged to provide asset allocation or investment advice. The firm does not provide on-going 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.

12. Investment or Brokerage Discretion.

- A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:
- | | | |
|--|------------------------------|--|
| (1) securities to be bought or sold? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| (2) amount of the securities to be bought or sold? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| (3) broker or dealer to be used? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| (4) commission rates paid? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |

- B. Does applicant or a related person suggest brokers to clients? Yes No

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for product and research services received.

13. Additional Compensation.

Does the applicant or a related person have any arrangements, oral or in writing, where it:

- | | | |
|---|---|--|
| A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| B. directly or indirectly compensates any person for client referrals? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |

(For each yes, describe the arrangements on Schedule F.)

14. Balance Sheet. Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities (unless applicant is registered or registering only with the Securities and Exchange Commission); or
 - requires prepayment of more than \$500 in fees per client and 6 or more months in advance
- Has applicant provided a Schedule G balance sheet? Yes No

**Schedule F of
Form ADV
Continuation Sheet for Form ADV Part II**

Applicant: David Anderson Financial Planning, LLC	SEC File Number: 801- N/A	Date: 07/24/2007
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: David Anderson Financial Planning, LLC	IRS Empl. Ident. No.: 56-2609567
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Item of Form (identify)	Answer
Page 1 of 5	The following provides details regarding questions in the accompanying Form ADV Part II, pages 1-6.
1.A(3)(7)(9)	<p><u>Advisory Services and Fees</u></p> <p>David Anderson Financial Planning, LLC provides fee-only, hourly, as-needed Financial Planning and Investment Advisory Services to individuals and families from all walks of life. These services may be general in nature or focused on particular areas of interest or need, depending upon each Client's unique circumstances.</p> <p>The primary function of David Anderson Financial Planning is providing financial planning services to individuals. Advice is rendered in the areas of cash flow and debt management, risk management, college funding, retirement planning, estate planning, tax planning, asset allocation and investment selection. The Advisor employs fundamental, long-term financial planning and investment strategies.</p> <p>The Advisor first conducts an initial interview and gathers data to assist Client in determining specific needs, goals, objectives and tolerance for risk. Advisor then prepares analyses of the current financial situation and possible future scenarios, when appropriate. Next, the Advisor presents the analysis and a written summary of the significant observations, assumptions and recommendations over each area that the Advisor was engaged to provide advice. Upon the completion of this presentation the engagement is concluded. Clients may re-engage David Anderson Financial Planning as needed. Periodic financial check-ups are recommended and it is the Client's responsibility to initiate this review.</p> <p>Advisor may accept Limited Power of Attorney to implement securities trades as specifically granted by the Client in the appropriate "Power of Attorney Authorization and Agreement" specified by the Client's brokerage firm. Under no circumstances will Advisor accept authority to make withdrawals or transfer funds. The advisor's normal hourly fee will apply to this activity. Implementation of trades under a Limited Power of Attorney does not imply responsibility for or discretionary authority to manage the assets in the brokerage account. The consent of the Client will be required for execution of any purchases or sales. Advisor will only accept Limited Power of Attorney when the Advisor's principal believes that his experience will add value to the purchase and sale of the securities.</p> <p>Advisors employed by David Anderson Financial Planning, LLC may also conduct group educational workshops on financial planning topics such as, "Retirement Savings Strategies", "Asset Allocation and Portfolio Risk", and "Dissecting Mutual Funds using Morningstar". David Anderson Financial Planning may impose a fee for educational workshops. Generally, the employer, civic or non-profit group sponsoring the workshop pays any fees charged by David Anderson Financial Planning. In the event there is a charge to workshop attendees, the fee will be published on the workshop announcement or invitation.</p>
1.C(2)	Fees for financial planning and investment advisory services range from \$120 to \$180 per hour, depending on the complexity of the case. The Advisor charges fees on an hourly, fee-only basis. No performance related or asset management fees are charged. Hourly fees are billed in six (6) 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. David Anderson Financial Planning does not and will not have

Complete amended pages in full; circle amended items and file with execution page (page 1).

**Schedule F of
Form ADV
Continuation Sheet for Form ADV Part II**

Applicant: David Anderson Financial Planning, LLC	SEC File Number: 801- N/A	Date: 07/24/2007
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: David Anderson Financial Planning, LLC	IRS Empl. Ident. No.: 56-2609567
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Item of Form (identify)	Answer
Page 2 of 5	<p>custody of Client funds or securities.</p> <p>David Anderson Financial Planning requires a deposit for initial engagements in the amount of the lesser of \$500 or ½ of the lower end of the estimated fee range. The balance of fees due are 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.</p> <p>Either party may terminate an engagement upon written notice within 5 days of signing the Service Agreement, at which time no fees would be due. Should Client terminate the engagement after this date, Client is responsible and will be invoiced for any time charges incurred by Advisor in the preparation of their Plan.</p> <p>Fees paid to David Anderson Financial Planning for financial planning and advisory services 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 are encouraged to read the prospectus before investing. Client may also incur transaction costs or administration 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. David Anderson Financial Planning does not receive any portion of these other fees. The only compensation received by David Anderson Financial Planning is the hourly fees paid directly by Client.</p> <p><u>Methods of Analysis, Sources of Information and Investment Strategies</u></p> <p>If Advisor is engaged to provide investment advice, Client's current financial situation, needs, goals, objectives and tolerance for risk are first evaluated. Asset allocation and investment policy decisions are then made to, in Advisor's best judgment, help Client achieve their overall financial objectives while minimizing risk exposure. Asset allocation is a key component of investment portfolio design. Advisor believes that the appropriate allocation of assets across diverse investment categories (stock vs. bond, foreign vs. domestic, large cap vs. small cap, high quality vs. high yield, etc.) is the primary determinant of portfolio returns and critical in the long-term success of one's financial objectives.</p> <p>Advisor employs fundamental, long-term, buy-and-hold philosophies and approaches in their investment selection and implementation strategies. Recommendations provided are based on publicly available reports, analysis, research materials, computerized asset allocation models, and various subscription services. In limited circumstances, Advisor may provide advice to Clients interested in trading securities.</p>
4. A, B & C	

Complete amended pages in full; circle amended items and file with execution page (page 1).

**Schedule F of
Form ADV
Continuation Sheet for Form ADV Part II**

Applicant: David Anderson Financial Planning, LLC	SEC File Number: 801- N/A	Date: 07/24/2007
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: David Anderson Financial Planning, LLC	IRS Empl. Ident. No.: 56-2609567
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Item of Form (identify)	Answer
Page 3 of 5	
5.	<p><u>Education and Business Standards</u></p> <p>David Anderson Financial Planning employees who render investment advice to Clients must have a college degree, relevant financial planning and/or investment advisory experience and be a Certified Financial Planner (CFP)TM practitioner in good standing with the Certified Financial Planners Board of Standards and/or a Chartered Financial Analyst in good standing with the CFA Institute.</p> <p><u>Education and Business Background</u></p> <p>Name: David A. Anderson, CFA</p> <p>Year of Birth: 1952</p> <p>Education: Chartered Financial Analyst (1982) University of Houston, MBA (1979) Houston Baptist University, BA (1974)</p> <p>Experience: David Anderson Financial Planning, LLC, Liberty, MO President, Financial Planner 10/2006 – present</p> <p>David Anderson Agency, Liberty MO Exclusive Agent for the Allstate Insurance Co. 10/2000 – 9/2006</p> <p>Allstate Financial Services, LLC, Liberty, MO Personal Financial Representative 10/2000 – 9/2006</p> <p>Financial Counselors, Inc., Kansas City, MO Securities Analyst and Portfolio Manager 04/1989 – 09/2000</p>

Complete amended pages in full; circle amended items and file with execution page (page 1).

**Schedule F of
Form ADV
Continuation Sheet for Form ADV Part II**

Applicant: David Anderson Financial Planning, LLC	SEC File Number: 801- N/A	Date: 07/24/2007
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: David Anderson Financial Planning, LLC	IRS Empl. Ident. No.: 56-2609567
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Item of Form (identify)	Answer
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7.	<p><u>Other Business Activities</u></p> <p>Advisor concentrates the majority of their time and effort on providing financial planning and advice, which includes investment advice.</p> <p>David Anderson is also:</p> <ol style="list-style-type: none"> 1. Treasurer of the Victory Baptist Church, Kansas City, MO, a volunteer position for which he is not compensated. 2. Chairman of the Board of Directors of the Home Education Support Foundation, a volunteer position for which he is not compensated 3. A member of the Board of Directors of the Rotary Club of Liberty, MO, a volunteer position for which he is not compensated. 4. Insurance licensed in the state but does not actively sell insurance products or earn commissions from the sale of insurance products. 5. Treasurer of Boy Scout Troop 367 and Cub Scout Pack 367, a position for which he is not compensated.
8 C (3)	<p><u>Affiliations</u></p> <p>David Anderson Financial Planning, LLC may provide referrals to other Investment Advisory firms as a service to Clients. David Anderson Financial Planning, LLC does not have agreements with or receive referral fees from any other Advisors.</p> <p>David Anderson Financial Planning, LLC is a member of the Garrett Planning Network. The Garrett Planning Network Inc. is an international network of <u>independent</u> financial advisors and planners offering hourly as-needed financial planning and advice to anyone regardless of income. The financial advisors and planners bring the collective wisdom of the entire network membership group to their own individual practice.</p>
9.	<p><u>Participation or Interest in Client Transactions</u></p> <p>At times employees and other related parties to Advisor may hold positions in securities that may also be recommended to Clients. However, at no time will Advisor or any related party receive preferential treatment over Clients.</p> <p>Advisor enforces the applicable rules of the Investment Advisors Act of 1940, including the prohibition against insider trading. Advisor maintains the required personal securities transaction records for all employees.</p>
12 B	<p><u>Brokerage Recommendations</u></p> <p>David Anderson Financial Planning, LLC is not associated with any broker/dealer firm. The Advisor may recommend the services of discount brokers such as Charles Schwab & Co., or Scottrade. Discount broker recommendations are based on individual Client needs, total costs and ease of use for Clients.</p>

Complete amended pages in full; circle amended items and file with execution page (page 1).

**Schedule F of
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Continuation Sheet for Form ADV Part II**

Applicant: David Anderson Financial Planning, LLC	SEC File Number: 801- N/A	Date: 07/24/2007
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: David Anderson Financial Planning, LLC		IRS Empl. Ident. No.: 56-2609567
Item of Form (identify)	Answer	
Page 5 of 5 13. A	<p><u>Additional Compensation</u></p> <p>All compensation paid to David Anderson Financial Planning, LLC is paid directly by Client.</p> <p>Advisor may receive non-cash benefits from discount brokers recommended to Clients. These benefits include electronic client statements and discounts on investment research, educational materials and software. It is the Advisor's policy to restrict non-cash (soft dollar) compensation to products and services that directly enhance their ability to render quality advice to Clients.</p> <p>Advisor may partner with other RIA financial planning firms, discount brokers, mutual funds companies and other financial institutions to sponsor public education seminars. All financial educational seminars are provided to the public at no cost and do not involve the sell of any investment products, but are purely educational. Any cash benefits received from sponsorship partners is used to off-set the expenses associated with bring the financial education seminars to the public. Such expenses would include ads in local newspapers, conference room rentals, seminar material, etc. All sponsors share in expenses. All financial educational seminars presented to the general public are non-profit in nature.</p>	
Privacy Statement	All non-public, personal Information exchanged between Client and Advisor shall be treated as confidential and shall not be disclosed to third parties, except as expressly requested by Client, or as required by law.	

Complete amended pages in full; circle amended items and file with execution page (page 1).