

**Keith L. Sechler, CFP, CPA**

**Keystone Financial Planning, Inc.**

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**FORM ADV PART 2B  
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Keith L. Sechler that supplements the Keystone Financial Planning, Inc brochure. You should have received a copy of that brochure. Please contact us at 440.234.6323 if you did not receive Keystone Financial Planning, Inc's brochure or if you have any questions about the contents of this supplement.

Additional information about Keith L. Sechler (CRD# 4441368) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

**Keith L. Sechler, CFP, CPA**

*Year of Birth:* 1954

### *Formal Education After High School:*

- Case Western Reserve University. B. S. Accounting, 1977
- Certified Public Accountant, Since 1980
- College of Financial Planning, CFP professional designation, 1988

### *Business Background Previous Five Years:*

- Keystone Financial Planning, Inc., Chief Executive Officer, Treasurer, 01/2023 - Present
- Keystone Financial Planning, Inc., President, Treasurer, 01/1987 - 01/2023

### *Certifications: CFP, CPA*

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").

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 71,000 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 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.

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.

### **Certified Public Accountant (CPA)**

CPA's are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own.

## **Item 3 Disciplinary Information**

Mr. Sechler does not have, nor has he ever had, any disciplinary disclosure.

## **Item 4 Other Business Activities**

In addition to providing investment advice, Mr. Sechler is a Certified Public Accountant. It is expected that advisory clients may also be clients for whom tax preparation services are provided. Mr. Sechler is compensated separately for such services, and approximately 10 percent of his billable hours are derived from tax preparation.

## **Item 5 Additional Compensation**

Please refer to the *Other Business Activities* section above for disclosures on Mr. Sechler's receipt of additional compensation as a result of his activities as a Certified Public Accountant.

Also, please refer to the *Fees and Compensation* section and the *Client Referrals and Other Compensation* section of Keystone Financial Planning's firm brochure for additional disclosures on this topic.

## **Item 6 Supervision**

Mr. Sechler is the sole investment advisory representative of Keystone Financial Planning, Inc. Advice provided is limited based on the restrictions set by Keystone Financial Planning, Inc., and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented client information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines. As Chief Compliance Officer, Brigitte Palumbo, is responsible for the compliance activities of the firm. Mrs. Palumbo may be reached at 440.234.6323.