

Item 1: Cover Page



Blue Coast Financial Planning

856 Bell Lane

Maple Glen, PA 19002

(215)850-9179

Form ADV Part 2A – Firm Brochure

Dated: January 28, 2024

This Brochure provides information about the qualifications and business practices of Blue Coast Financial Planning, LLC (“BCFP”) doing business as Blue Coast Financial Planning. If you have any questions about the contents of this Brochure, please contact us at (215) 850-9179. 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.

Blue Coast Financial Planning is a registered investment adviser. Registration does not imply a certain level of skill or training.

Additional information about Blue Coast Financial Planning also is available on the SEC’s website at www.adviserinfo.sec.gov, which can be found using the firm’s identification number, 329371.

Item 2: Material Changes

Since this is the first filing of the Form ADV Part 2A for Blue Coast Financial Planning, there is nothing to report. In the future, any material changes made during the year will be reported here.

Item 3: Table of Contents

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Item 4: Advisory Business

A. Description of Advisory Firm

Blue Coast Financial Planning, LLC has been in business since November 2023. The firm is principally located in the State of Pennsylvania. We are a limited liability company. Robert (“Bob”) Goldberg is the principal owner and Chief Compliance Officer (“CCO”). We hold ourselves to a fiduciary standard, which means that we act with undivided loyalty in the best interests of our clients.

As used in this brochure, the words “BCFP”, “we”, “our firm”, “Advisor” and “us” refer to Blue Coast Financial Planning and the words “you”, “your” and “Client” refer to you as either a client or prospective client of our firm.

B. Types of Advisory Services

We provide financial planning and investment advisory services to individuals and families on a Fee-Only basis meaning the only compensation we receive is from our Clients for our services. Our services are provided primarily on an ongoing basis through a fixed fee (“Financial Planning and Consulting Services”). We may occasionally provide ad hoc services on an hourly basis (“Hourly Consultation”). From time to time, BCFP recommends third-party professionals such as attorneys, accountants, tax advisors, insurance agents, or other financial professionals. Clients are never obligated to utilize any third-party professional we recommend. BCFP is not affiliated with nor does BCFP receive any compensation from third-party professionals we may recommend.

Financial Planning and Consulting Services

BCFP provides advisory services in the form of financial planning services. Financial planning services do not involve the active management of client accounts, but instead focuses on a client’s overall financial situation. Financial planning can be described as helping individuals determine and set their long-term financial goals, through investments, tax planning, asset allocation, risk management, retirement planning, and other areas. The role of a financial planner is to find ways to help the client understand his/her overall financial situation and help the client set financial objectives.

A financial plan developed for a Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For example, recommendations may be made that the Client start or revise their investment programs, commence or alter retirement savings, establish education savings and/or charitable giving programs. BCFP may also refer Clients to an accountant, attorney or other specialist, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of Client’s financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary. Plans or consultations are typically completed within six months of the contract date, assuming all information and documents requested are provided promptly. These can also be on an indefinite basis as well.

Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to effect the transaction through the Advisor.

Hourly Consultation

We provide financial planning services on a limited scope one-time engagement. Hourly consultation is available for Clients looking to address specific questions or issues. The Client may choose from one or more of the above topics to cover or other areas as requested and agreed to by BCFP. For Hourly Consultation, the Client will be ultimately responsible for the implementation of the financial plan.

Educational Seminars / Speaking Engagements

We may provide seminars for groups seeking general advice on investments and other areas of personal finance. These seminars are purely educational in nature and do not involve the sale of any investment products. The information presented will not be based on any individual's need, nor does BCFP provide individualized investment advice to attendees during these seminars. Topics covered during educational seminars will be determined by the Client and BCFP.

Client Tailored Services and Client Imposed Restrictions

We tailor the delivery of our services to meet the individual needs of our Clients. We consult with Clients initially and on an ongoing basis, through the duration of their engagement with us, to determine risk tolerance, time horizon and other factors that may impact the Clients' investment and/or planning needs. Clients can specify, within reason, any restrictions they would like to place as it pertains to individual securities and/or sectors that will be advised on or recommended. All such requests must be provided to BCFP in writing. BCFP will notify Clients if they are unable to accommodate any requests.

C. Client Account Management

BCFP services are limited to providing investment advice only and not asset management services to Clients.

D. Wrap Fee Programs

We do not participate in wrap fee programs.

E. Assets Under Management

BCFP does not manage Client's assets.

Item 5: Fees and Compensation

Please note, the Client has the right to terminate their financial planning agreement without penalty or fees within five (5) business days after entering into the contract. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

A. One-time Comprehensive Financial Planning

One-time Comprehensive Financial Planning will generally be offered at a rate of \$2,500 to \$5,000 depending on complexity and needs of the Client and will be agreed upon before the start of any work. Fees may be negotiable in certain cases. Half of the fee is due at the beginning of the process and the remainder is due upon completion. Fees for this service may be paid by electronic funds transfer or check.

Factors considered when determining the one-time fee include, but may not be limited to, the number and complexity of scenarios likely to be analyzed in the Client's financial plan, their household size, and the number and complexity of financial accounts, real estate holdings, insurance policies, employee benefits and estate planning documents to be advised upon.

One-time Comprehensive Financial Planning will be completed within the first 6 months of the date the first half fee is paid. In the event of early termination before the first half fee is earned, any prepaid but unearned fees, calculated at the rate of \$250 per hour will be refunded to the Client, any completed deliverables will be provided to the Client, and no further fees will be charged.

B. Ongoing Financial Planning

Ongoing Financial Planning will generally be offered at an annual rate of \$1,500 to \$6,000, billed monthly in arrears, depending on complexity and needs of the Client. Fees may be negotiable in certain cases. The annual fee covers implementation support and ongoing consulting services with regards to the Client's financial plan. BCFP works to help the Client identify and take actions to accomplish the Client's financial planning objectives, as identified in the Client's financial plan, and updates the plan when the Client's personal or financial circumstances change significantly. Fees for this service may be paid by electronic funds transfer or check. This service may be terminated with 30 days' notice. Since fees are paid in arrears, no refund will be needed upon termination of the contract.

Factors considered when determining the ongoing fee include, but may not be limited to, the number and complexity of scenarios analyzed in the Client's original financial plan, their household size, and the number and complexity of financial accounts, real estate holdings, insurance policies, employee benefits and estate planning documents to be advised upon.

C. Hourly Consultation

We charge an hourly fee for Project-Based Financial Planning. Our hourly rate is \$250. Fees are negotiable and the final agreed upon fee will be outlined in your Advisory Contract. Fees are due upon completion of the services. BCFP will not bill an amount above \$500 more than 6 months or more in advance of rendering the services.

D. Educational Seminars / Speaking Engagements

Seminars and speaking engagements are offered to organizations and the public on a variety of financial topics. Fees range from \$0 to \$2,500 per seminar. The fee range is based on the content, amount of research conducted, the number of hours of preparation needed, and the number of attendees. Fees are due at the conclusion of the Seminar. Advisor offers its services in a virtual or in-person setting. Should the event require travel arrangements, both parties must agree to the terms of travel (i.e., cost, distance, hotel arrangements) at the start of the engagement.

E. Fee Payment

Fees are paid by electronic funds transfer (EFT) or check.

F. Other Types of Fees and Expenses

When implementing an investment recommendation, the Client may incur additional fees such as brokerage commissions, transaction fees, and other related costs and expenses. Clients may incur certain charges imposed by broker-dealers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer, and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs. Clients may incur fees from third-party professionals such as accountants and attorneys that BCFP may recommend, upon Client request. Such fees are separate and distinct from BCFP's advisory fees.

G. Terminations and Refunds

For the Financial Planning Engagement, if at any time you are dissatisfied with our services, you may terminate this agreement. If you do so within five business days of your acceptance, you will receive a full refund without penalty. Subsequently, any fees that you have paid to us in advance will be charged for the time and effort that has been devoted, up to that termination time, to prepare your written report and any remaining balance will be refunded.

For the Ongoing Financial Planning Engagement, the Advisory Contract may be terminated with written notice at least 30 calendar days in advance. If you decide to cancel the agreement within five business days of your acceptance, you will not be billed and there will be no penalty. In the event of early termination prior to the initial plan being delivered, fees will be prorated and any unearned fees will be refunded to the Client. Since fees are paid in arrears, no refund will be needed upon termination of the Advisory Contract. Clients will be responsible for payment of fees up to the date of termination, based on the percentage of work completed by the Advisor.

For the Financial Planning Hourly Consultation services, this service is not an ongoing engagement, thus upon receipt of the final fees, the Advisory Contract will automatically be terminated. Clients may terminate at any time by providing written notice. Since fees are paid in arrears after each meeting, no refund to the client will be needed upon cancellation of a meeting. Clients are asked to provide at least 24-hour notice to the planner before cancelling or otherwise rescheduling a meeting. Clients who do not provide such notice, may be billed for the entirety of the meeting.

H. Compensation for Sales of Securities

Advisor and its supervised persons do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

Item 6: Performance-Based Fees and Side-By-Side Management

We do not offer performance-based fees and do not engage in side-by-side management.

Item 7: Types of Clients

We provide financial planning services to individuals and high net-worth individuals. We do not have a minimum account size requirement.

Item 8: Methods of Analysis, Investment Strategies, and Risk of Loss

Below is a brief description of our methods of analysis and primary investment strategies when we provide securities recommendations in the context of a financial plan.

A. Methods of Analysis

BCFP primarily employs fundamental analysis methods in developing investment strategies for its Clients. Research and analysis from BCFP are derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

As noted above, BCFP generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. BCFP also promotes using a simplified approach to investing with a heavy emphasis on using passive investments to help investors of all types broadly diversify their portfolios and reduce their management fees.

B. Risk of Loss

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the risk of loss. BCFP will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

Fundamental analysis utilizes economic and business indicators as investment selection criteria. These criteria are generally ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included in Item 13.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's

account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process. **Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor. For more information on our investment management services, please contact us at (215) 850-9179.**

Item 9: Disciplinary Information

A. Criminal or Civil Actions

BCFP and its management persons have not been involved in any criminal or civil action.

B. Administrative Enforcement Proceedings

BCFP and its management persons have not been involved in administrative enforcement proceedings.

C. Self-Regulatory Organization Enforcement Proceedings

BCFP and its management persons have not been involved in legal or disciplinary events that are material to a Client's or prospective Client's evaluation of BCFP or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

A. Broker-Dealer Affiliation

Neither BCFP or its management persons is registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

B. Other Affiliations

Neither BCFP or its management persons is registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, commodity trading advisor, or an associated person of the foregoing entities.

C. Related Persons

Neither BCFP or its management persons have any relationship or arrangement with any related parties.

D. Recommendations or Selections of Other Investment Advisers

BCFP does not recommend or select other investment advisers for our clients.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

As a fiduciary, our firm has a duty of utmost good faith to act solely in the best interests of each Client. Our Clients entrust us with their personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc., and accepts 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.

A. Code of Ethics Description

This Code of Ethics does not attempt to identify all possible conflicts of interest, and compliance with each of its specific provisions will not shield our firm or its access persons from liability for misconduct that violates a fiduciary duty to our Clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity – Blue Coast Financial Planning shall offer and provide professional services with integrity.
- Objectivity - Blue Coast Financial Planning shall be objective in providing professional services to Clients.
- Competence - Blue Coast Financial Planning shall provide services to Clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Blue Coast Financial Planning shall perform professional services in a manner that is fair and reasonable to Clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Blue Coast Financial Planning shall not disclose confidential Client information without the specific consent of the Client unless in response to proper legal process, or as required by law.
- Professionalism - Blue Coast Financial Planning conduct in all matters shall reflect the credit of the profession.
- Diligence - Blue Coast Financial Planning shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide a copy of its Code of Ethics to any Client or prospective Client upon request.

B. Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Neither our firm, its access persons, or any related person is authorized to recommend to a Client or effect a transaction for a Client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, principal transaction, among others.

C. Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

BCFP allows our employees to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. BCFP does not act as principal in any transactions. In addition, the Advisor does not act as the general Partner of a fund, or advice an investment company. BCFP does not have a material interest in any securities traded in Client accounts.

D. Trading Securities At/Around the Same Time as Client's Securities

As a fee-only financial planner who does not offer Investment Management Services, we do not trade in securities at or around the same time as Clients.

Item 12: Brokerage Practices

A. Factors Used to Select Custodians

BCFP does not have any affiliation with any custodian we recommend. Specific custodian recommendations are made to the Client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

B. Research and Other Soft-Dollar Benefits

As a fee-only financial planner who does not offer Investment Management Services, we do not have any soft-dollar arrangements with broker-dealers.

C. Brokerage for Client Referrals

We receive no referrals from a custodian, broker-dealer or third party in exchange for using that custodian, broker-dealer or third party.

D. Clients Directing Which Broker/Dealer/Custodian to Use

As a fee-only financial planner who does not offer Investment Management Services, we do not have a concern over which custodians a Client may choose in order to implement our investment recommendations.

E. Aggregating (Block) Trading for Multiple Client Accounts

Some investment advisers execute Client accounts on an aggregated basis as a way to lower expenses. As a fee-only financial planner who does not offer Investment Management Services, we do not execute trades on behalf of Clients. As a result, it is up to the Client to negotiate their own trading costs with their custodian.

Item 13: Review of Accounts

BCFP will work with Clients to obtain current information regarding their assets and investment holdings and will review this information as part of our Ongoing Financial Planning service. BCFP does not provide specific reports to Clients, other than financial plans.

Item 14: Client Referrals and Other Compensation

A. Compensation Received by BCFP Financial

BCFP is a fee-only firm that is compensated solely by its Clients. BCFP does not receive commissions or other sales-related compensation. We do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our Clients.

B. Client Referrals from Solicitors

BCFP does not, directly or indirectly, compensate any person who is not advisory personnel for Client referrals.

Item 15: Custody

BCFP does not accept custody of Client funds.

Item 16: Investment Discretion

We do not provide Investment Management Services, and therefore do not exercise discretion.

Item 17: Voting Client Securities

BCFP does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

Item 18: Financial Information

Neither BCFP, nor its management has any adverse financial situations that would reasonably impair the ability of BCFP to meet all obligations to its Clients. Neither BCFP, nor any of its advisory persons, has been subject to a bankruptcy or financial compromise. BCFP is not required to deliver a balance sheet along with this Brochure as the firm does not collect advance fees for services to be performed six months or more in advance.

Item 19: Requirements for State-Registered Advisers

Robert Goldberg

Born: 1961

Educational Background

- 1988 – Bachelor of Arts and Science, San Diego State University, San Diego, California

Business Experience

- 2023 – Present, Blue Coast Financial Planning, Founder and CCO
- 2011 – 2023, Accenture, Associate Director, Insurance Solutions
- 2010 – 2021, iPipeline, Senior Manager, Life Insurance Solutions
- 2009 – 2010, Harleysville Insurance, Vice President, Life and Claims Solutions
- 2000 – 2008, Colorado Farm Bureau Insurance, Vice President, CIO

Professional Designations, Licensing & Exams

CFP (Certified Financial Planner) 2023: Robert Goldberg is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, Robert Goldberg may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and Robert Goldberg may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

- **CPCU (Charter Property Casualty Underwriter) 2007:** The Chartered Property Casualty Underwriter (CPCU) is a professional designation identifying an individual who has satisfactorily completed eight national examinations covering various phases of property-casualty (P&C) insurance and met industry experience and ethical requirements.

Performance-Based Fees

BCFP is not compensated by performance-based fees.

Material Disciplinary Disclosures

No management person at BCFP has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Material Relationships That Management Persons Have With Issuers of Securities

BCFP, nor Robert Goldberg, have any relationship or arrangement with issuers of securities.

Additional Compensation

Robert Goldberg does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through BCFP.

Supervision

Robert Goldberg, as Founder, CEO and Chief Compliance Officer of BCFP, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

Requirements for State Registered Advisers

Robert Goldberg has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition

Item 1: Cover Page



Blue Coast Financial Planning

856 Bell Lane

Maple Glen, PA 19002

(215) 850-9179

Form ADV Part 2B – Brochure Supplement

Dated: January 10, 2024

For

Robert Goldberg

Founder and Chief Compliance Officer

This brochure supplement provides information about Robert (“Bob”) Goldberg that supplements the Blue Coast Financial Planning, LLC (“BCFP”) doing business as Blue Coast Financial Planning brochure. A copy of that brochure precedes this supplement. Please contact Robert Goldberg if the Blue Coast Financial Planning is not included with this supplement or if you have any questions about the contents of this supplement. Additional information about Robert Goldberg is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number 329371.

Item 2: Educational Background and Business Experience

Robert Goldberg

Born: 1961

Educational Background

- 1988 – Bachelor of Arts and Science, San Diego State University, San Diego, California

Business Experience

- 2023 – Present, Blue Coast Financial Planning, Founder and CCO
- 2011 – 2023, Accenture, Associate Director, Insurance Solutions
- 2010 – 2021, iPipeline, Senior Manager, Life Insurance Solutions
- 2009 – 2010, Harleysville Insurance, Vice President, Life and Claims Solutions
- 2000 – 2008, Colorado Farm Bureau Insurance, Vice President, CIO

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- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

CPCU (Charter Property Casualty Underwriter) 2007: The Chartered Property Casualty Underwriter (CPCU) is a professional designation identifying an individual who has satisfactorily completed eight national examinations covering various phases of property-casualty (P&C) insurance and met industry experience and ethical requirements.

Item 3: Disciplinary Information

Robert Goldberg has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Robert Goldberg is not involved with outside business activities.

Item 5: Additional Compensation

Robert Goldberg does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through Blue Coast Financial Planning.

Item 6: Supervision

Robert Goldberg as Chief Compliance Officer of Blue Coast Financial Planning, supervises the advisory activities of our firm. Robert Goldberg is bound by and will adhere to the firm's policies and procedures and Code of Ethics. Clients may contact Robert Goldberg at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

Robert Goldberg has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.