
Indie Financial Planning, LLC

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Chicago, IL 60625

Form ADV Part 2A – Firm Brochure

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Dated December 11th, 2015

This Brochure provides information about the qualifications and business practices of Indie Financial Planning, LLC, “IFP”. If you have any questions about the contents of this Brochure, please contact us at (847) 868-2252. 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.

Indie Financial Planning, LLC is registered as an Investment Adviser with the State of Illinois. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about IFP is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the firm’s identification number 281529.

Item 2: Material Changes

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

Item 3: Table of Contents

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Item 4: Advisory Business

Description of Advisory Firm

Indie Financial Planning, LLC is registered as an Investment Adviser with the State of Illinois. We were founded in August 2015. Leslie F. Ransom, CFP®, is the principal owner of IFP. Indie Financial Planning is strictly a fee only financial planning and investment management firm. Because IFP is a new entity, its Assets Under Management are not yet reported.

Types of Advisory Services

Investment Management Services

We provide investment management services tailored to meet our clients' needs and objectives. Our process begins with an initial meeting in which we discuss a client's goals, risk tolerance, liquidity needs and other relevant information. We may also review and discuss a client's prior investment history, as well as family composition and background. Once we have a thorough understanding of a client's needs, we develop a personal investment plan by using an asset allocation model with specified targets. As part of the investment management services, we invest a client's assets according to one or more model portfolios developed by our firm. In certain situations, we may create a customized portfolio that will adhere to the client's risk tolerance and investing objectives.

Account supervision is guided by the Investment Policy Statement ("IPS") which will outline the client's stated objectives (e.g., maximum capital appreciation, growth, income, or growth and income), as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Fees pertaining to this service are outlined in Item 5 of this brochure.

Start Up Financial Planning

An initial step into financial planning, the Start Up Plan is designed to focus on one or two of a client's most pressing questions. By keeping our scope small, we try to turn down some of the noise and outline a few steps to start the client moving towards a better financial situation. The plan consists of an initial meeting to review the client's questions and a follow up meeting to review the plan. The Start Up Plan may be used as a onetime plan to resolve a pressing issue or as an introduction to planning, potentially leading to ongoing planning.

Personalized Financial Planning

We provide financial planning services that typically involve a variety of advisory services regarding the management of a client's financial resources based upon an analysis of their individual needs. Financial planning services include, but are not limited to, cash flow management, debt management, retirement planning, risk management, college savings, work benefits, business planning, and estate and incapacity planning. Our financial planning services can range from broad, comprehensive financial planning that is based on an ongoing relationship or hourly consulting for a specific project.

Financial planning is a comprehensive evaluation of a client's current and future financial state by using currently known variables to predict future cash flows, asset values and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information and analysis will be considered as they impact and are impacted by the entire financial and life situation of the client. Clients purchasing this service will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

The client is under no obligation to act upon our recommendations. If the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through our firm.

In general, the financial plan will address any or all of the following areas of concern. The client and advisor will work together to select the specific areas to cover. These areas may include, but are not limited to, the following:

- **Business Planning:** We provide consulting services for clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.
- **Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money

market funds) for such reserves, plus strategies to save desired amounts.

- **College Savings:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren (if appropriate).
- **Employee Benefits Optimization:** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.
- **Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts.

We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.

- **Financial Goals:** We will help clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.
- **Insurance:** Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home and automobile.
- **Investment Analysis:** This may involve developing an asset allocation strategy to meet clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies

and types of investments we may recommend are further discussed in Item 8 of this brochure.

- **Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less, taking more risk with investments).

If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

- **Risk Management:** A risk management review includes an analysis of your exposure to major risks that could have a significantly adverse effect on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance (“self-insuring”).
- **Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their “tax efficiency,” with consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may affect your situation.

We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval.

Comprehensive Financial Planning Partnership

This service involves working one-on-one with a planner over an extended period of time. By paying a monthly retainer, clients get continuous access to a planner who will work with them

to design their plan. The planner will monitor the plan, recommend any changes and ensure the plan is up to date.

Upon choosing a comprehensive planning partnership, a client will be taken through establishing their goals and values around money. They will be required to provide information to help complete the following areas of analysis: net worth, cash flow, insurance, credit scores/reports, employee benefit, retirement planning, insurance, investments, college planning and estate planning. Once the client's information is reviewed, their plan will be built and analyzed, and then the findings, analysis and potential changes to their current situation will be reviewed with the client. Clients subscribing to this service will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives. If a follow up meeting is required, we will meet at the client's convenience. The plan and the client's financial situation and goals will be monitored throughout the year and follow-up phone calls and emails will be made to the client to confirm that any agreed upon action steps have been carried out. On an annual basis there will be a full review of this plan to ensure its accuracy and ongoing appropriateness. Any needed updates will be implemented at that time.

Paraplanning

We also provide financial plans and other non-client facing administrative support to Delegated Planning, LLC.

Client Tailored Services and Client Imposed Restrictions

We offer the same suite of services to all of our clients. However, specific client financial plans and their implementation are dependent upon a client Investment Policy Statement, which outlines each client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Wrap Fee Programs

We do not participate in wrap fee programs.

Item 5: Fees and Compensation

Please note, unless a client has received the firm's disclosure brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees and without penalty. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

Investment Management Services

Our standard advisory fee is based on the market value of the assets under management and is calculated as follows:

Account Value	Annual Advisory Fee
\$0 - \$500,000	1.00%
\$500,001 - \$1,000,000	0.90%
\$1,000,001 - \$2,000,000	0.75%
\$2,000,001 and Above	0.50%

The annual fees are negotiable and are pro-rated and paid in advance on a quarterly basis. The advisory fee is a tiered fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart, resulting in a combined weighted fee. For example, an account valued at \$2,000,000 would pay an effective fee of 0.85% with the annual fee of \$17,000.00. The quarterly fee is determined by the following calculation: $((\$500,000 \times 1.00\%) + (\$500,000 \times 0.90\%) + (\$1,000,000 \times 0.75\%)) \div 4 = \$4,250.00$. No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement.

Advisory fees are directly debited from client accounts. Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Upon termination of the account, any unearned fee will be refunded to the client on a prorated basis.

Comprehensive Financial Planning Partnership

Comprehensive Financial Planning consists of an upfront charge between \$750.00 and \$2,000.00 and an ongoing fee that is paid monthly, in advance, at a rate between \$150.00 and

\$1,000.00 per month. The upfront charge and monthly fee will be determined by the complexity of the client's needs. The fee may be negotiable in certain cases.

First Level Planning: \$750 upfront / \$150 per month (\$1,800 annually)

Client Service:

- One or two meetings per year (virtual or in person)
- Cash flow and budgeting planning
- Basic goal development and monitoring
- Investment portfolio review (including employer plan)
- Insurance and protection planning analysis and review
- Phone and e-mail discussions as needed

Written Reports / online access:

- Review of financial goals with recommendations
- Progress updates to facilitate implementation
- Access to budgeting software with review
- Annual asset allocation report with recommendations

Most Appropriate for Clients:

- ✓ Single clients with basic financial planning needs
- ✓ Who hold portfolios less than \$150,000
- ✓ Who need guidance determining goals and monitoring to stay on track
- ✓ Who are not small business owners

Mid Level Planning: \$1,400 upfront / \$500 per month (\$6,000 annually)

Client Service:

- 2-4 meetings per year (virtual or in person)
- Cash flow and budgeting planning
- Goal development and ongoing monitoring/adjusting
- Annual employer plan review or SEP/Simple monitoring
- Ongoing investment portfolio review (with recommendations)
- Assistance in creating and monitoring college savings plans
- Assistance in establishing self employed/small business retirement accounts
- Updates with new options or products available to aid in reaching goals
- Insurance and protection planning analysis and review
- Phone and e-mail discussions as needed

Written Reports / online access:

- Review of financial goals with recommendations
- Progress updates to facilitate implementation
- Access to budgeting software with review
- Access to planning software to track goals and review changing goals
- Twice yearly asset allocation report with recommendations
- Written summary of meetings (virtual or in person)

Most Appropriate for Clients:

- ✓ Clients looking for extensive financial goal planning and advice
- ✓ Clients who have portfolios between \$300,000 and \$500,000
- ✓ Who are married and have family oriented financial goals
- ✓ Who want more frequent investment counseling
- ✓ Who might be going through a major life change and need a new plan
- ✓ Who need guidance determining goals and monitoring to stay on track
- ✓ Who are self employed or small business owners (<3 employees)

High Level Planning: \$2,000 upfront / \$1,000 per month (\$12,000 annually)**Client Service:**

- 4-8 meetings per year (virtual or in person) as needed
- Cash flow and budgeting planning
- Goal development and ongoing monitoring/adjusting
- Twice annual employer plan review or SEP/Simple monitoring
- Ongoing investment portfolio review (with recommendations)
- Assistance in creating and monitoring college savings plans
- Assistance in establishing self employed/small business retirement accounts
- Updates with new options or products available to aid in reaching goals
- Insurance and protection planning analysis and review
- Phone and e-mail discussions as needed

Written Reports / online access:

- Ongoing review of financial goals with recommendations
- Monthly progress updates to facilitate implementation
- Access to budgeting software with review
- Access to planning software to track goals and review changing goals
- Quarterly asset allocation report with recommendations
- Written summary of meetings (virtual or in person)

Most Appropriate for Clients:

- ✓ Clients looking for extensive financial goal planning and advice
- ✓ Clients who have portfolios over \$1,000,000
- ✓ Who are married and have family oriented financial goals
- ✓ Who want more frequent investment counseling
- ✓ Who might be going through a major life change and need a new plan
- ✓ Who need guidance determining goals and monitoring to stay on track
- ✓ Who are self employed or operate their own business

The monthly fee is due at the beginning of each month. Due to the level of work conducted at the beginning on this service, a 12 month commitment is required, however, IFP will not bill an amount above \$500.00 more than 6 months in advance. Once the service enters the 13th month, this service may be terminated with 30 days' notice. Upon termination of any account, the fee will be prorated and any unearned fee will be refunded to the client. No increase in the monthly fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement.

Personalized Financial Planning (Hourly Fee)

Personalized Financial Planning fee is an hourly rate of \$200.00 per hour. Based on the scope of the needed planning, we will establish a total fee after our initial meeting. The fee may be negotiable in certain cases and is due at the completion of the engagement. In the event of early termination by client, any fees for the hours already worked will be due.

Start Up Financial Planning Fee

Start Up Plans are offered at a fixed fee of between \$500 and \$750 depending on the scope of the questions. The fee is negotiable. If Start Up Financial Planning is chosen, the fee is due at the beginning of process, however, IFP will not bill an amount above \$500.00 more than 6 months in advance. In the event of early termination, any unearned fee will be refunded. If, after plan presentation, the client wishes to move forward with either Personalized Planning or a Planning Partnership, some portion of the initial fees may be applied towards the initial fees for those plans.

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses that may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, 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.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We 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.

Item 7: Types of Clients

We provide financial planning and portfolio management 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

Our primary method of investment strategy is passive investment management.

Passive Investment Management

We primarily practice passive investment management. Passive investing involves building portfolios that are comprised of various distinct asset classes. The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds or exchange traded funds.

Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

In contrast, active management involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark. Academic research indicates most active managers underperform the market.

Material Risks Involved

All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities and any other investment or security. Material risks associated with our investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

Strategy Risk: The Adviser's investment strategies and/or investment techniques may not work as intended.

Small and Medium Cap Company Risk: Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.

Turnover Risk: At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

Legal or Legislative Risk: Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

Inflation: Inflation may erode the buying-power of your investment portfolio, even if the dollar value of your investments remains the same.

Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Common stocks may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

Corporate Bonds are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on such factors as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

Bank Obligations including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

Municipal Bonds are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected.

Investment Companies Risk. When a client invests in open end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the

level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which clients invest.

Item 9: Disciplinary Information

Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of IFP or the integrity of our management. We have no information applicable to this Item.

Item 10: Other Financial Industry Activities and Affiliations

No IFP employee is registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No IFP employee is registered, or have an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

IFP does not have any related parties. As a result, we do not have a relationship with any related parties.

IFP only receives compensation directly from clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

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

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and 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.

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to clients.
- Competence - Associated persons 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 - Associated persons 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 - Associated persons 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 - Associated persons' conduct in all matter shall reflect credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We will, upon request, promptly provide a complete code of ethics.

A recommendation made to one client may be different in nature or in timing from a recommendation made to a different client. Clients often have different objectives and risk tolerances. At no time, however, will our firm or any related party receive preferential treatment over our clients.

In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates' transactions in specific securities transactions. Any exceptions or trading pre-clearance must be approved by our Chief

Compliance Officer in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker-Dealers

Indie Financial Planning, LLC does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm. If and when the adviser would refer clients to dealers the adviser will only refer clients to dealers registered in states where the clients reside.

1. Research and Other Soft-Dollar Benefits

We currently do not receive soft dollar benefits.

2. Brokerage for Client Referrals

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

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

We do recommend a specific custodian for clients to use, however, clients may custody their assets at a custodian of their choice. Clients may also direct us to use a specific broker-dealer to execute transactions. By allowing clients to choose a specific custodian, we may be unable to achieve most favorable execution of client transaction and this may cost clients money over using a lower-cost custodian.

Aggregating (Block) Trading for Multiple Client Accounts

Generally, we combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as “block trading”). We will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject

to our discretion, regarding particular circumstances and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs. Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment.

Item 13: Review of Accounts

Client accounts with the Investment Management Service will be reviewed regularly on a quarterly basis by Leslie F. Ransom, Managing Member and CCO. The account is reviewed with regards to the client's investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletions of client imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per client's needs.

Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

IFP will not provide written reports to Investment Management clients.

Item 14: Client Referrals and Other Compensation

We do not receive any economic benefit, directly or indirectly from any third party for advice rendered to our clients. Nor do we directly or indirectly compensate any person who is not advisory personnel for client referrals.

Item 15: Custody

IFP does not accept custody of client funds. Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. We urge you to carefully review such statements and compare such official

custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

For client account in which IFP directly debits their advisory fee:

- i. IFP will send a copy of its invoice to the custodian at the same time that it sends the client a copy.
- ii. The custodian will send at least quarterly statements to the client showing all disbursements for the account, including the amount of the advisory fee.
- iii. The client will provide written authorization to IFP, permitting them to be paid directly for their accounts held by the custodian.

Item 16: Investment Discretion

For those client accounts where we provide investment management services, we maintain discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the client. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

Item 17: Voting Client Securities

We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

Item 18: Financial Information

Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of client funds or securities or require or solicit prepayment of more than \$500 in fees per client six months in advance.

Item 19: Requirements for State-Registered Advisers

Leslie F. Ransom, CFP®

Born: 1965

Educational Background

- 1988 – Bachelor of Arts, Economics, Pomona College
- 1988 – Bachelor of Arts, French, Pomona College
- 2013 – Certificate of Financial Planning, Northwestern University

Business Experience

- 08/2015 – Present, Indie Financial Planning, LLC, Managing Member and CCO
- 10/2014 – 11/2015, GreatLight Fee Only Advisors, LLC, Certified Financial Planner
- 04/2014 – 10/2014, GreatLight Fee Only Advisors, Financial Planner
- 10/2012 – 04/2014, GreatLight Fee Only Advisors, Assistant Financial Planner
- 10/2009 – 03/2013, BowWowMeow, LLC, Manager
- 09/1993 – 05/2009, Touch and Go Records, Inc., Director of Domestic Distribution and Marketing

Professional Designations, Licensing & Exams

CFP (Certified Financial Planner)®: CFP® certificants must have a minimum of three years' workplace experience in financial planning and develop their theoretical and practical financial planning knowledge by completing a comprehensive course of study approved by CFP® Board. They must pass a comprehensive 2-day, 10-hour CFP® Certification Examination that tests their ability to apply financial planning knowledge in an integrated format. As a final step to certification, CFP® practitioners agree to abide by a strict code of professional conduct.

Other Business Activities

Leslie F. Ransom is not involved with outside business activities.

Performance Based Fees

IFP is not compensated by performance-based fees.

Material Disciplinary Disclosures

No management person at Indie Financial Planning, LLC 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

Indie Financial Planning, LLC, nor Leslie F. Ransom, have any relationship or arrangement with issuers of securities.

Indie Financial Planning, LLC

4935 North Mozart Street
Chicago, IL 60625
(847) 868-2252

Dated December 11th, 2015

Form ADV Part 2B – Brochure Supplement

For

Leslie F. Ransom, CFP®

Managing Member, and Chief Compliance Officer

This brochure supplement provides information about Leslie F. Ransom that supplements the Indie Financial Planning, LLC (“IFP”) brochure. A copy of that brochure precedes this supplement. Please contact Leslie F. Ransom if the IFP brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Leslie F. Ransom is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number 6433762.

Item 2: Educational Background and Business Experience

Leslie F. Ransom, CFP®

Born: 1965

Educational Background

- 1988 – Bachelor of Arts, Economics, Pomona College
- 1988 – Bachelor of Arts, French, Pomona College
- 2013 – Certificate of Financial Planning, Northwestern University

Business Experience

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Item 3: Disciplinary Information

No management person at Indie Financial Planning, LLC has ever 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

Leslie F. Ransom is not involved with outside business activities.

Item 5: Additional Compensation

Leslie F. Ransom does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through IFP.

Item 6: Supervision

Leslie F. Ransom, as Managing Member and Chief Compliance Officer of IFP, is responsible for supervision. She may be contacted at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

Leslie F. Ransom has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.