

**FORM ADV PART 2A  
DISCLOSURE BROCHURE**

**Long Green Financial Planning, LLC**

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This brochure provides information about the qualifications and business practices of Long Green Financial Planning, LLC. Being registered as a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 970-282-7526. 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.

Additional information about Long Green Financial Planning, LLC (CRD #296782) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

**JANUARY 9, 2023**



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## **Item 2: Material Changes**

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

- Divorce Planning Partners, LLC acting as a DBA for Mr. Burnett's Long Green Financial Planning, LLC divorce specific financial planning and mediation; 02/2021 - Present

This Firm Brochure being delivered is the complete brochure for the Firm.

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## Form ADV – Part 2A – Firm Brochure

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## **Item 4: Advisory Business**

Long Green Financial Planning, LLC ("LGFP") first became registered in state of Colorado as a Registered Investment Adviser in 2018. Daniel Burnett is 100% owner.

LGFP is a fee-based investment advisory firm. LGFP does not sell annuities or insurance products, but the Managing Member offers insurance as a sole proprietor. Therefore, LGFP may recommend the purchase of insurance and annuities which can then be purchased by the Managing Member if the client chooses.

LGFP does not act as a custodian of Client assets.

An evaluation of each Client's initial situation is provided to the Client, often in the form of a net worth statement, risk analysis or similar document. For Clients participating in LGFP's ongoing services, periodic reviews are communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the Client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, tax preparers, insurance agents, etc.) are engaged directly by the Client on an as-needed basis and may charge fees of their own. Conflicts of interest will be disclosed to the Client in the event they should occur.

### **FINANCIAL PLANNING AND CONSULTING**

If Client engages LGFP for financial planning services, a thorough review of all applicable topics including but not limited to, Wills, Estate Plans and Trusts, Investments, Taxes, Qualified Plans, Insurance, Retirement Income, Social Security, Divorce Planning, and College Planning will be reviewed. A conflict of interest exists between the interests of LGFP and the interests of the Client because LGFP has an incentive to recommend an insurance product or service to generate additional compensation. The Client always has the right to decide whether to act upon LGFP's recommendations made within the financial plan, including those for insurance products and services. If the Client does elect to act on any of the recommendations, the Client always has the right to choose the professional through whom they will act. One-time financial plans will be completed and delivered inside of ninety (90) days contingent upon timely delivery of all required documentation.

The goals and objectives for each Client are documented in our Client files. Investment strategies are recommended that reflect the stated goals and objectives. Agreements may not be assigned without prior written Client consent.

LGFP does not sponsor any wrap fee programs.

LGFP does not manage Client assets.

## **Item 5: Fees and Compensation**

### **FINANCIAL PLANNING AND CONSULTING**

LGFP charges an hourly fee for one-time financial planning services or a monthly fee for ongoing services. Ongoing services will remain in effect year over year unless cancelled in writing by either party by giving the other party thirty (30) days written notice. Prior to the

planning process the Client will be provided an estimated plan fee. One-time services are completed and delivered inside of ninety (90) days contingent upon timely delivery of all required documentation. Client may cancel within five (5) business days of signing Agreement with no obligation and without penalty, and will be refunded all prepaid fees. If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, or earned fee will be due to LGFP.

#### HOURLY FEES – ONE-TIME PLANS

Financial Planning Services are offered based on an hourly fee ranging between \$150 - \$300 per hour. Fees are due upon commencement of the Advisory Agreement. Fees will be outlined and agreed upon in the Client Agreement.

#### ONGOING FEES

Ongoing Financial Planning Services are offered based on a monthly fee, payable in arrears, ranging between \$75 - \$200. Fees will be outlined and agreed upon in the Client Agreement.

Fees for one-time financial plans are due, in full, at the commencement of the contract.

Fees for ongoing financial planning are due monthly, and in advance.

LGFP does not require any prepayment of fees of more than \$500 per Client and six months or more in advance.

Daniel Burnett is a Registered Representative, securities offered through Cambridge Investment Research, Inc.. He receives external compensation for the sale of securities. Mr. Burnett is also an Investment Advisor Representative through Cambridge Investment Research Advisors, Inc.. He receives external compensation for the management of accounts. Daniel Burnett also receives external compensation from the sale of insurance products.

### **Item 6: Performance-Based Fees and Side-by-Side Management**

This item is not applicable since LGFP only provides financial planning and consulting services.

### **Item 7: Types of Clients**

LGFP generally provides investment advice to individuals, corporations, and business entities.

Client relationships vary in scope and length of service.

LGFP does not require a minimum account value to become a Client.

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

In developing a financial plan for a Client, LGFP's analysis may include cash flow analysis, investment planning, risk management, tax planning, divorce planning, and estate planning. Based on the information gathered, a detailed strategy is tailored to the Client's specific situation.

The main sources of information include financial newspapers and magazines, annual reports, prospectuses, and filings with the Securities and Exchange Commission

The investment strategy for a specific Client is based upon the objectives stated by the Client during consultations. Each Client executes a Client profile form or similar form that documents their objectives and their desired investment strategy. This document will be completed and used in the development of the Client's financial plan.

Other strategies may include long-term purchases, short-term purchases, and trading.

Any investment recommendations made in the financial plan or other document(s) provided to the Client have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with LGFP:

The specific risks associated with financial planning include:

- Risk of Loss
  - Client fails to follow the recommendations of LGFP resulting in loss
  - Client has changes in financial status or lifestyle and therefore plan recommendations are no longer valid.
- Financial Plans and their completeness are subject any limitation of information provided to LGFP by the Client.

## **Item 9: Disciplinary Information**

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

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

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

## **Item 10: Other Financial Industry Activities and Affiliations**

Neither LGFP nor its affiliated representatives are registered or have an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Daniel Burnett is a Registered Representative, securities offered through Cambridge Investment Research, Inc.. He receives external compensation for the sale of securities. Mr. Burnett is also an Investment Advisor Representative through Cambridge Investment Research Advisors, Inc.. He receives external compensation for the management of accounts. Approximately 75% of Mr. Burnett's time is spent on this activity.

Daniel Burnett has a financial affiliated business as an insurance agent. Less than 10% of his time is spent on this activity.

These practices represent conflicts of interest because it gives an incentive to recommend products or services based on the commission or fee amounts received rather than the best interest of the Client. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to act in the Client's best interest. The Client always have the right to decide whether to purchase any products through another registered representative, investment advisor representative, or insurance agent of their choosing.

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

The affiliated persons (affiliated persons include affiliated persons and/or independent contractors) of LGFP have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of LGFP affiliated persons and addresses conflicts that may arise. The Code defines acceptable behavior for affiliated persons of LGFP. The Code reflects LGFP and its supervised persons' responsibility to act in the best interest of their Client.

One area which the Code addresses is when affiliated persons buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our Clients. We do not allow any affiliated persons to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our Clients.

LGFP's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other affiliated person, officer or director of LGFP may recommend any transaction in a security or its derivative to advisory Clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

LGFP's Code is based on the guiding principle that the interests of the Client are our top priority. LGFP's officers, directors, advisors, and other affiliated persons have a fiduciary duty to our Clients and must diligently perform that duty to maintain the complete trust and confidence of our Clients. When a conflict arises, it is our obligation to act in the Client's best interest.

The Code applies to "access" persons. "Access" persons are affiliated persons who have access to non-public information regarding any Clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to Clients, or who have access to such recommendations that are non-public.

LGFP will provide a copy of the Code of Ethics to any Client or prospective Client upon request.

LGFP and its affiliated persons do not recommend to Clients securities in which we have a material financial interest.

LGFP does not manage Clients' assets, does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no trading related conflicts of interest exist.

### **Item 12: Brokerage Practices**

LGFP does not manage money, therefore LGFP does not recommend the use of a particular broker-dealer.

### **Item 13: Review of Accounts**

One-time financial plans are updated as requested by the Client and pursuant to a new or amended agreement, LGFP suggests updating at least annually.

Other conditions that may trigger a review of Clients' financial plan are changes in the tax laws, new investment information, and changes in a Client's personal situation (i.e. employment, marital status, inheritance, birth of a new child, etc.)

For ongoing financial planning, Clients will receive written reports and written or verbal communications with recommendations or strategies for moving forward.

### **Item 14: Client Referrals and Other Compensation**

Mr. Burnett receives external compensation for the sale of securities to Clients as a registered representative of Cambridge Investment Research, Inc., a broker-dealer. He also receives external compensation in his role as an Investment Advisor Representative of Cambridge Investment Research Advisors, Inc. Mr. Burnett does not otherwise receive any other external compensation.

LGFP does not compensate for Client referrals.

### **Item 15: Custody**

LGFP does not ever have physical custody of Client funds or securities.

### **Item 16: Investment Discretion**

LGFP does not manage securities accounts on behalf of Clients and therefore does not have discretion.

### **Item 17: Voting Client Securities**

LGFP does not vote proxies on securities. Clients are expected to vote their own proxies. The Client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, LGFP may provide recommendations to the Client. If a conflict of interest exists, it will be disclosed.



**Item 18: Financial Information**

A balance sheet is not required to be provided because LGFP does not serve as a custodian for Client funds or securities and LGFP does not require prepayment of fees of more than \$500 per Client and six months or more in advance.

LGFP has no condition that is reasonably likely to impair our ability to meet contractual commitments to our Clients.

Neither LGFP nor its management has had any bankruptcy petitions in the last ten years.

**Item 19: Requirements for State Registered Advisors**

The education and business background for all management and supervised persons can be found in the Part 2B of this Brochure.

The outside business activities for all management and supervised persons can be found in the Part 2B of this Brochure.

Neither LGFP nor its management receive performance-based fees. Please see Item 6 of the ADV 2A for more information.

ITEM 1 COVER PAGE

**SUPERVISED PERSON BROCHURE**  
FORM ADV PART 2B

Daniel Burnett

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This brochure supplement provides information about Daniel Burnett and supplements the Long Green Financial Planning, LLC brochure. You should have received a copy of that brochure. Please contact Daniel Burnett if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Daniel Burnett (CRD #4490000) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**JANUARY 9, 2023**

## Brochure Supplement (Part 2B of Form ADV) Supervised Person Brochure

### Principal Executive Officer – Daniel Burnett

- Year of birth: 1976

#### Educational Background:

- University of Northern Colorado; BA in Political Science; 1998

#### Business Experience:

- Divorce Planning Partners, LLC acting as a DBA for Mr. Burnett's Long Green Financial Planning, LLC divorce specific financial planning and mediation; 02/2021 - Present
- Long Green Financial Planning, LLC; Managing Member/Investment Advisor Representative; 05/2018 – Present
- Long Green Planning Group, LLC acting as a DBA for Mr. Burnett's Cambridge Affiliation; Managing Member; 02/2005 – Present
- Cambridge Investment Research Advisors, Inc.; Investment Advisor Representative; 07/2013 – Present
- Cambridge Investment Research, Inc.; Registered Representative; 07/2013 – Present
- Cetera Advisor Networks LLC; Investment Advisor Representative/Registered Representative; 02/2005 – 07/2013
- Waddell & Reed, Inc.; Investment Advisor Representative/Registered Representative; 03/2002 – 01/2005

#### Professional Designations:

Certified Divorce Financial Analysts® (CDFA): A designation awarded to people with experience in the unique financial circumstances that surround a divorce. The professional training for the certification is focused on understanding and estimating the long-term costs of a divorce.

- Experience - CDFAs practitioners must have a minimum of three years work experience in a financial or legal capacity prior to earning the right to use the CDFAs certification mark.
- Education - CDFAs candidates must also develop their theoretical and practical understanding and knowledge of the financial aspects of divorce by completing a comprehensive course of study approved by the Institute for Divorce Financial Analysts™ (IDFA™).
- Examination - CDFAs candidates must complete a four-part Educational Curriculum and Certification Exam that tests their understanding and knowledge of the financial aspects of divorce. The candidate must also demonstrate the practical application of this knowledge in the divorce process by completing a comprehensive case study.
- Ethics - CDFAs practitioners agree to abide by a strict code of professional conduct known as the IDFA Code of Ethics and Professional Responsibility, which sets forth their ethical responsibilities to the public, Clients, employers and other

professionals. The IDFA may perform a background check during this process and each CDFA candidate must disclose any investigations or legal proceedings relating to his or her professional or business conduct.

- Ongoing Certification Requirements - CDFA practitioners are required to maintain technical competence and to fulfill ethical obligations. Practitioners must pay an annual reinstatement fee. Every two years, they must complete a minimum of thirty (30) hours of continuing education specifically related to the field of divorce.
- In addition to the biennial continuing education requirement, all CDFA practitioners must voluntarily disclose any public, civil, criminal, or disciplinary actions that may have been taken against them during the past two years as part of the renewal process.

*Criminal or Civil Action:* None to report.

*Administrative Proceeding:* None to report.

*Self-Regulatory Proceeding:* None to report.

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These practices represent conflicts of interest because it gives an incentive to recommend products or services based on the commission or fee amounts received rather than the best interest of the Client. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to act in the Client's best interest. The Client always have the right to decide whether to purchase any products through another registered representative, investment advisor representative, or insurance agent of their choosing. See Item 10 for more details.

Daniel Burnett receives commissions on the insurance he sells. He does not receive any performance based fees.

Since Daniel Burnett is the sole owner and investment adviser representative of LGFP. He is solely responsible for all supervision and formulation and monitoring of investment advice offered to Clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual.

*Arbitration Claims:* None to report.

*Self-Regulatory Organization or Administrative Proceeding:* None to report.

*Bankruptcy Petition:* None to report.