
Item 1 – Cover Page

Part 2B of Form ADV: *Brochure Supplement*



Plan Life & Wealth Management, Inc.
DBA Plan Financial

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This Brochure Supplement provides information on each person who provides advisory services for a *client* and supplements the Plan Financial Brochure. You should have also received a copy of the Brochure.

Additionally, a Summary of Professional Designations is included with this Part 2B Brochure Supplement. The list is provided to assist you in evaluating the professional designations our investment professionals hold.

If you have not received our firm's Brochure, have any questions about professional designations or about any content of this supplement, please contact us at (559) 433-1110.

Additional information about Plan Financial also is available on the SEC's website at www.adviserinfo.sec.gov.

Advisory Services Personnel

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2. Board of Directors Member for Plan Financial	



John R. Hooper ^{1,2}

President

Chief Executive Officer

Chief Financial Officer

Chief Compliance Officer

Item 2 – Educational Background and Business Experience

Year of Birth: 1960

Education:

- BS Business Administration, California State University, Fresno 1982

Business Background:

- Plan Financial 1985 - Present

Item 3 – Disciplinary Information

John R. Hooper has never had any disciplinary disclosures to be reported.

Item 4 – Other Business Activities

John R. Hooper is licensed as an insurance agent and, as such, may recommend products offered by various insurance companies. John generally spends less than 10% of his time on this activity. If a client purchases a product through these companies, John will receive the normal commissions. These products, however, will not be subject to advisory fees.

Item 5 – Additional Compensation

John R. Hooper receives compensation for providing advisory services solely from his responsibilities at Plan Financial and from no other source.

Item 6 – Supervision

John R. Hooper reports directly to the Plan Financial Board of Directors. You may contact the Board Members at (559) 433-1110.

Item 7 – Requirements for State-Registered Advisers

John R. Hooper does not have, nor has ever had, any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.

1. Investment Committee Member for Plan Financial
2. Board of Directors Member for Plan Financial

John D. Werft, CPA, CFP® 1, 2

Chief Investment Officer

Item 2 – Educational Background and Business Experience

Year of Birth: 1954

Education:

- BS Business Administration, California State University, Fresno 1977

Business Background:

- | | |
|----------------------------------|----------------|
| • Plan Financial | 2002 – Present |
| • John D. Werft Real Estate | 1987 – Present |
| • John D. Werft, CPA Accountancy | 1981 – Present |

Item 3 – Disciplinary Information

John D. Werft has never had any disciplinary disclosures to be reported.

Item 4 – Other Business Activities

John D. Werft is licensed as a CPA and a real estate broker and may offer such services to the adviser's clients. John generally spends less than 20% of his time on these activities and will receive the normal compensation for the services provided. These services will not be subject to advisory fees by Plan Financial and the advisor does not have signatory authority over any client accounts. The client is under no obligation to act upon any recommendations provided.

Item 5 – Additional Compensation

John D. Werft receives compensation for providing advisory services solely from his responsibilities at Plan Financial and from no other source.

Item 6 – Supervision

John D. Werft reports directly to the Plan Financial Board of Directors. You may contact the Board Members at (559) 433-1110.

Item 7 – Requirements for State-Registered Advisers

John D. Werft does not have, nor has ever had, any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.

1. Investment Committee Member for Plan Financial
2. Board of Directors Member for Plan Financial

Robert L. Rockwell, CFP®

Investment Adviser Representative

Item 2 – Educational Background and Business Experience

Year of Birth: 1959

Education:

- MBA Pepperdine University, 1999
- BS Business Administration, California State University, Fresno 1997

Business Background:

- Plan Financial 2007 – Present

Item 3 – Disciplinary Information

Robert L. Rockwell has never had any disciplinary disclosures to be reported.

Item 4 – Other Business Activities

Robert L. Rockwell is currently not actively engaged in any other investment related business or occupation.

Item 5 – Additional Compensation

Robert L. Rockwell receives compensation for providing advisory services solely from his responsibilities at Plan Financial and from no other source.

Item 6 – Supervision

Robert L. Rockwell reports directly to John R. Hooper who may be reached at (559) 433-1110.

Item 7 – Requirements for State-Registered Advisers

Robert L. Rockwell does not have, nor has ever had, any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.

J. Michael Chin, ChFC

Investment Adviser Representative

Item 2 – Educational Background and Business Experience

Year of Birth: 1953

Education:

- BS Business Administration, California State University, Fresno 1976

Business Background:

- Plan Financial 2012 – Present
- Beechwood Wealth Advisors, LLC 2008 – 2012

Item 3 – Disciplinary Information

J. Michael Chin has never had any disciplinary disclosures to be reported.

Item 4 – Other Business Activities

J. Michael Chin is licensed as an insurance agent and, as such, may recommend products offered by various insurance companies. Mike generally spends less than 50% of his time on this activity. If a client purchases a product through these companies, Mike will receive the normal commissions. These products, however, will not be subject to advisory fees.

Item 5 – Additional Compensation

J. Michael Chin receives compensation for providing advisory services solely from his responsibilities at Plan Financial and from no other source.

Item 6 – Supervision

J. Michael Chin reports directly to John R. Hooper who may be reached at (559) 433-1110.

Item 7 – Requirements for State-Registered Advisers

J. Michael Chin does not have, nor has ever had, any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.

Isaac E. Halls ¹

Investment Adviser Representative

Item 2 – Educational Background and Business Experience

Year of Birth: 1985

Education:

- BS Business Administration, California State University, Fresno 2008

Business Background:

- | | |
|---------------------------------------|----------------|
| • Plan Financial | 2013 – Present |
| • Ameriprise Financial Services, Inc. | 2011 – 2013 |
| • T-Mobile, Inc. | 2006 – 2012 |

Item 3 – Disciplinary Information

Isaac E. Halls has never had any disciplinary disclosures to be reported.

Item 4 – Other Business Activities

Isaac E. Halls is licensed as an insurance agent and, as such, may recommend products offered by various insurance companies. Isaac generally spends less than 50% of his time on this activity. If a client purchases a product through these companies, Isaac will receive the normal commissions. These products, however, will not be subject to advisory fees.

Item 5 – Additional Compensation

Isaac E. Halls receives compensation for providing advisory services solely from his responsibilities at Plan Financial and from no other source.

Item 6 – Supervision

Isaac E. Halls reports directly to John R. Hooper who may be reached at (559) 433-1110.

Item 7 – Requirements for State-Registered Advisers

Isaac E. Halls does not have, nor has ever had, any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.

1. Investment Committee Member for Plan Financial

Summary of Professional Designations

This Summary of Professional Designations is provided to assist you evaluating the professional designations and minimum requirements of our investment professionals to hold these designations.

“Understanding Professional Designations” may also be helpful and found on the FINRA website at: <http://apps.finra.org/DataDirectory/1/prodesignations.aspx>

CFP® - Certified Financial Planner

Issued by: Certified Financial Planner Board of Standards, Inc.

Prerequisites/Experience Required: Candidate must meet the following requirements:

- A bachelor’s degree (or higher) from an accredited college or university, and
- 3 years of full-time personal financial planning experience

Educational Requirements: Candidate must

- Complete a CFP®-board registered program, or hold one of the following:
 - CPA
 - ChFC
 - Chartered Life Underwriter (CLU)
 - CFA
 - Ph.D. in business or economics
 - Doctor of Business Administration
 - Attorney’s License

Examination Type: CFP® Certification Examination

Continuing Education/Experience Requirements:

- 30 hours every 2-years

ChFC – Chartered Financial Consultant

Issued by: The American College

Prerequisites/Experience Required: Candidate must meet the following requirements:

- Three years of full-time business experience. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience

Educational Requirements: Candidate must

- Complete eight or more college-level courses in the following areas:
 - Financial Planning: Process and Environment
 - Fundamentals of Insurance Planning
 - Income Taxation
 - Planning for Retirement Needs
 - Investments
 - Fundamentals of Estate Planning
 - Financial Planning Applications
 - The Financial System in the Economy
 - Estate Planning Applications
 - Executive Compensation
 - Financial Decisions for Retirement
- Meet ethics standards and agree to comply with The American College Code of Ethics and Procedures

Examination Type: Course Examinations

Continuing Education/Experience Requirements:

- 30 hours every 2-years

CPA - Certified Public Accountant

Issued by: State Boards of Accountancy

Prerequisites/Experience Required: While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include the following requirements:

- Minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting)
- Minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA)

Examination Type: Uniform CPA Examination

Continuing Education/Experience Requirements:

- In order to maintain a CPA license, states generally require:
 - Completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period)
 - American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists,) maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majorities of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own