



Sensible Financial Planning & Management, LLC

Form ADV Part 2B – Brochure Supplement

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Dated February 1, 2019

For

Frederick H. Miller, Jr

Richard D. Fine

Frank Napolitano

Joshua S. Trubow

Christopher C. Andrysiak

Laura E. Williams

This brochure supplement provides information about Frederick H. Miller, Jr., Richard D. Fine, Frank Napolitano, Joshua S. Trubow, Christopher C. Andrysiak and Laura E. Williams that supplements the Sensible Financial Planning & Management, LLC brochure. You should have received a copy of that brochure. Please contact Charles Luce, Chief Compliance Officer if you did not receive Sensible Financial Planning & Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about the above supervised persons is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Frederick Hotchkiss Miller, Jr.

Born: 1954

Educational Background

- 1976 – A.B. in Economics, University of Chicago
- 1977 – A.M. in Economics, University of Chicago
- 1982 – PhD in Economics, University of Chicago

Business Experience

- 03/2002 – Present, Sensible Financial Planning & Management, LLC, Managing Member
- 09/1998 – 03/2002, Zurich Scudder Investments, Senior Vice President
- 07/1994 – 08/1998, Mercer Management Consulting, Principal
- 01/1984 – 07/1994, Braxton Associates, Associate to Director
- 09/1980 – 12/1983, Johns Hopkins University, Assistant Professor

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 two-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.

Richard D. Fine

Born: 1957

Educational Background

- 1985 – B.A. in Computer Science, University of Colorado
- 1996 – MBA, Babson College
- 2003 – Certificate in Financial Planning, Boston University

Business Experience

- 2003 – Present, Sensible Financial Planning & Management, LLC, Financial Planner and Senior Advisor

- 2001 – 2002, MAK Technologies, Director of Marketing
- 1999 – 2001, marchFIRST (formerly US Web), Strategic Alliance Director
- 1997 – 1998, World Merchandise Exchange, Director, E-Commerce Marketing
- 1995 – 1997, Independent Marketing Consultant (while pursuing MBA)
- 1990 – 1994, Digital Equipment Corporation, Senior Product Manager
- 1987 – 1990, Digital Equipment Corporation, Senior Software Engineer

Professional Designations, Licensing & Exams

- **CFP (Certified Financial Planner)®**: See above for description

Frank Napolitano

Born: 1982

Educational Background

- 2005 – B.A. in Music and Comparative Religion, Harvard University
- 2011 – JD, Boston University

Business Experience

- 04/2012 – Present, Sensible Financial Planning & Management, LLC, Financial Advisor
- 05/2011 – 04/2012, Morgan Stanley, Financial Advisor
- 07/2010 – 08/2010, Verdasy, Inc., Legal Intern
- 05/2009 – 08/2009, Senior Partners for Justice, Summer Intern
- 11/2005 -11/2008, Advantage Testing, Private Tutor

Professional Designations, Licensing & Exams

CFP (Certified Financial Planner)®: See above for description

Joshua S. Trubow

Born: 1987

Educational Background

- 2010 – B.S. in Finance, Bentley University
- 2011 – Masters in Financial Planning, Bentley University

Business Experience

- 2016 – Present, Sensible Financial Planning & Management, LLC, Financial Advisor
- 2014 – 2016, Sensible Financial Planning & Management, LLC, Junior Financial Advisor
- 2011 – 2014, Sensible Financial Planning & Management, LLC, Investment Operations Analyst
- 2011 – 2011, Anthony DiMauro Accounting, Tax Assistant

- 2009 – 2009, General Dynamics, Finance Intern

Professional Designations, Licensing & Exams

- **CFP (Certified Financial Planner)[®]**: See above for description

Christopher C. Andrysiak

Born: 1965

Educational Background

- 1987 - SB Economics, Massachusetts Institute of Technology
- 1993 - MBA, Amos Tuck School of Business, Dartmouth College

Business Experience

- 2017 – Present, Sensible Financial Planning; Associate Financial Advisor and Senior Director of Strategy
- 1998 – 2016, Fidelity Investments; Senior Vice President
- 1993 – 1998, Braxton Associates / Deloitte Consulting; Senior Manager
- 1987 – 1991, Goldman, Sachs & Co.; Investment Banking Analyst

Professional Designations, Licensing & Exams

- Series 65

Laura E. Williams

Born: 1992

Educational Background

- 2014 – B.S. in Finance, Bentley University
- 2017 – Certificate in Financial Planning, Boston University

Business Experience

- 2018 – Present, Sensible Financial Planning & Management, LLC, Financial Advisor
- 2014 – 2017, Sensible Financial Planning & Management, LLC, Associate Financial Advisor
- 2013 – 2013, RBC Wealth Management, Intern

Professional Designations, Licensing & Exams

- **CFP (Certified Financial Planner)[®]**: See above for description

Item 3: 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 each supervised person providing investment advice. No information is applicable to this Item.

Item 4: Other Business Activities

Mr. Miller, Mr. Fine, Mr. Napolitano, Mr. Trubow, Mr. Andrysiak and Ms. Williams are not involved in other business activities.

Item 5: Additional Compensation

Mr. Miller, Mr. Fine, Mr. Napolitano, Mr. Trubow, Mr. Andrysiak and Ms. Williams do not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services to their clients.

Item 6: Supervision

Charles Luce, as Chief Compliance Officer, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.